MCUL MICHIGAN CREDIT UNION LEAGUE

FAIR AND AFFORDABLE HOUSING INITIATIVES: THE NEXT FIVE YEARS

ICE

INNOVATIVE • COLLABORATIVE • EMPOWERING

Greater Lansing Housing Coalition • Katherine Draper, Executive Director

WHAT IS **ICE**?

ICE is the acronym of the 5-year housing document titled, "Fair and Affordable Housing Initiatives: The Next Five Years." More than a word, ICE is a solid representation of the three counties in the Tri-County region: Ingham, Clinton, and Eaton. Though diverse, these three counties are coming together as one to take on fair and affordable housing issues in this comprehensive report.

As an idea, ICE is a building block. It is firm under pressure, a force of strength. As a brand, ICE is real, it is easy to understand, and it is memorable. ICE is a word that people can remember in a world of acronym overload.

The mission of ICE is to provide Innovative, Collaborative and Empowering direction for the community that will make Mid-Michigan more welcoming to all.

ICE IS **INNOVATIVE**:

Mid-Michigan has issues unique to us that need to be addressed, and these obstacles will be tackled with innovative solutions that are relevant to our specific region. Innovation drives us to develop new and original resolutions so we can give our communities the tools they need to move ahead.

ICE IS **COLLABORATIVE**:

Rather than trying to overcome the housing issues facing Mid-Michigan as individual counties, this plan gives actionable steps for Ingham, Clinton and Eaton counties to work collaboratively and stronger as one. Collaboration brings our community members together to share resources and work toward common goals.

ICE IS **EMPOWERING**:

Giving community members the power to make decisions and solve problems for themselves and their neighborhoods puts the strength in the hands of those who make up our communities. Empowerment gives our counties the influence of choice and action, increasing our capability to turn ideas into results.

LETTER FROM THE EXECUTIVE DIRECTOR

The lack of affordable housing does not just affect families – it touches everyone, including young adults who need to live close to work, seniors who want safe and accessible housing, and those with special needs who require barrier-free housing.

Everyone deserves convenient housing in safe neighborhoods that they can afford. The Mid-Michigan Program for Greater Sustainability has given us the tools to produce a 5-Year Affordable Housing Plan that will help make quality housing more readily available in the community and more accessible to those who need it most.

WE HAVE A PLAN.
GET INVOLVED.

Mid-Michigan will be impacted both as a regional community and as individuals by this plan. It is important to us that people know what is happening and predicted to occur in our region and how we can work together to make our communities the affordable, fair, and sustainable cities, towns, and counties we all want them to be.

When our neighbors are happy and healthy, we all prosper. We need your help to improve the housing conditions in Mid-Michigan, but we have a plan. Please take the time to read and share our 5-Year Plan, ICE, which will provide a path for the future and help us set goals and action strategies to move forward as a community.

Sincerely,

Katherine Draper
Executive Director, Greater Lansing Housing Coalition

EXECUTIVE SUMMARY

The ICE Fair and Affordable Housing Plan (FAHP) is a comprehensive strategy for improving housing access and quality of life in Ingham, Clinton, and Eaton Counties (ICE). It analyzes the housing conditions we currently have, identifies what the population needs and wants, analyzes Mid-Michigan's performance and capacity in affirmatively protecting and promoting every resident's right to fair housing, and recommends actions that will lead to more choice, better housing conditions, greater access, and more sustainable housing development in the future. The project came about as a result of the 2005 Tri-County Regional Planning Commission summary report, "Regional Growth: Choices for the Future", in which 29 principles were identified to guide the region and communities within it through a "Wise Growth" future scenario.

ISSUES

DEMAND FOR RENTAL UNITS **WILL GROW**

Affordable housing is hard to find and maintain in the Tri-County region. For seniors on limited incomes, newly graduated students, low and moderate income families, unemployed, and underemployed people, locating safe, healthy, and affordable housing in a neighborhood close to work, school, and services can be nearly impossible. In fact, for over 65% of the Tri-County region's current low-income households, adequate housing that is 30% or less of their monthly income is simply not available in our market, and the problem will get worse if we don't act now to reverse the trends.

As households have worked their way through foreclosure, short sales, and reduced housing sales prices, the demand for affordable rental housing has grown. Recent college graduates, who as a class are carrying more student debt burden than any previous generation, are slow to move from renting to owner-occupancy. The Brookings Institute reports that high student loan burdens may disqualify many younger workers from taking on mortgage debt, and debt aversion may dissuade student loan holders from purchasing a home even if they are qualified to do so.[1] Many students will remain renters long past age 30, the historical age of first-time home purchase for college graduates.

We are also facing record downsizing by seniors in the coming years, as the Boomer generation advances into retirement and old age. Roughly 7% of over-65 households move each year, and as people get older, their likelihood of moving from owning to renting gets higher and higher (it's about 79% for households over 85).[2]

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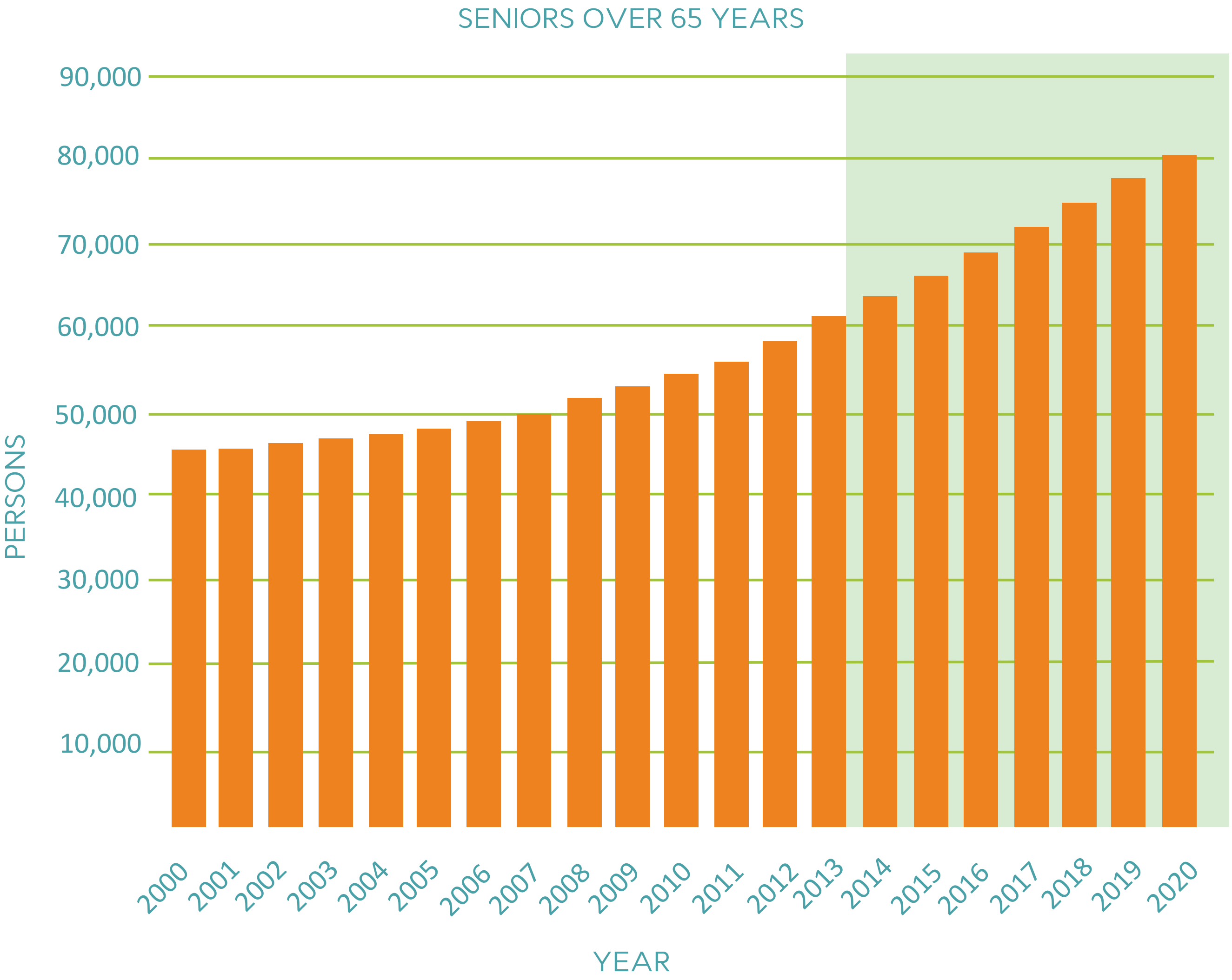
[1] *William G. Gale, Benjamin H. Harris, Bryant Renaud, Katherine Rodihan. Student Loans Rising: An Overview of Causes, Consequences, and Policy Options. May 14, 2014. Pg. 3.*

[2] *http://www.citylab.com/housing/2013/03/aging-baby-boomers-and-next-housing-crisis/4863/*

POPULATION PROJECTION **FOR SENIORS OVER 65 YEARS**

All of these factors will add up to increased demand for rental units which will lead to increased rental rates. According to the American Community Survey for 2012, of the Tri-County's 180,387 occupied housing units, 33.3% were rental units. As more people seek out rental units, this percentage will climb. And as the Boomer generation downsizes to smaller units, many former owner-occupied single family homes will convert to rental units.

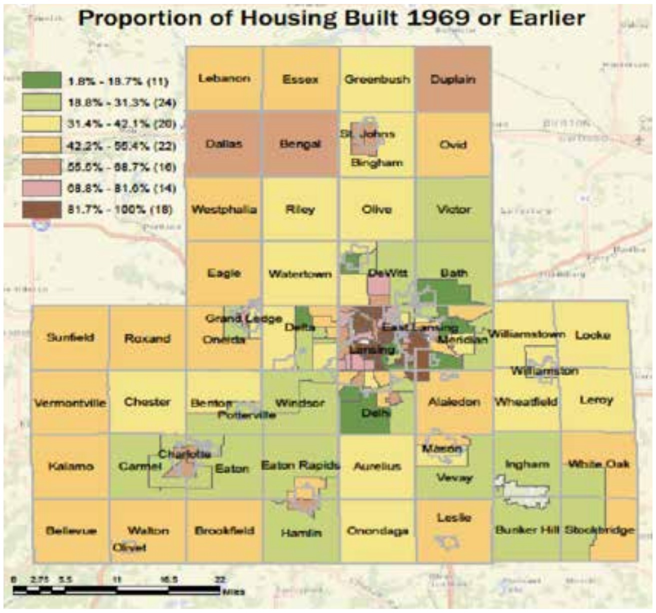


Source: 2000-2010 Intercensal Estimates of the Resident Population by Five-Year Age Groups and Sex for Counties (2000-2010), 2011-12: American Community Survey 1 year estimates, and 2013-2020: Estimated by Actuarial Life Table by Social Security Administration based on ACS 1 year estimates of 2012.

MORE CHOICE **IS NEEDED**

But the problem isn't just inadequate numbers of rental units. The rental units we have are qualitatively inadequate for the changing lifestyles and household structures of Tri-County residents. Some communities, such as East Lansing and Meridian, have an abundance of student rentals, but family rentals, appropriate for lower-income families with children, are hard to find. Other communities have very few apartment units, and fewer still 3-bedroom apartments. Thousands of Tri-County Boomers live in large family homes with few choices other than retirement communities or aging in place. Many of our neighborhoods offer only one or two basic housing types, meaning that when a senior does decide to downsize, they must leave the neighborhood they are emotionally and socially invested in.

Most Tri-County communities have little or no rental registry, license, or inspection requirements. This leaves renters on their own for assessing how safe a rental home is, and little recourse but to move if the owner is unwilling to remedy health and safety issues. Most of the smaller communities have dwindling municipal resources to add a rental housing inspector, so a county or regional solution is needed.


Proportion of Housing Built 1969 or Earlier
1.8% - 18.7% (11)
18.8% - 31.3% (24)
31.4% - 42.1% (20)
42.2% - 55.4% (22)
55.5% - 68.7% (16)
68.8% - 81.6% (14)
81.7% - 100% (18)
Lebanon
Essex
Greenbush
Duplain
Dallas
Bengal
St. Johns
Bingham
Ovid
Westphalia
Riley
Olive
Victor
Eagle
Watertown
DeWitt
Bath
Grand Ledge
Oneida
Delta
East Lansing
Meridian
Lansing
Sunfield
Roxand
Williamstown
Locke
Williamston
Vermontville
Chester
Benton
Potterville
Windsor
Delhi
Alaiedon
Wheatfield
Leroy
Kalamo
Carmel
Charlotte
Eaton
Eaton Rapids
Aurelius
Mason
Vevay
Ingham
White Oak
Bellevue
Walton
Olivet
Brookfield
Hamlin
Onondaga
Leslie
Bunker Hill
Stockbridge
0 2.75 5.5 11 16.5 22
Miles

Source: U.S. Census Bureau, American Fact Finder ACS 5 year estimates

Tri-County residents who came to ICE focus group meetings or completed a survey stated they want more choices. They want options like duplexes, accessory dwelling units (grannie flats), co-op housing, and shared housing. They want adequate housing that is on transit routes and close to schools, work, shopping, and services. They know that access to public transportation, credit issues, and poor incomes are the main barriers to finding and keeping good housing.

STORA
KITCHEN
DINING &
12'-1"x12'-6"
DN.
HALL
LINEN
CLOSET
14'-2 X9'-1

HOUSING QUALITY **NEEDS IMPROVEMENT**

Although, in general, the Tri-County region's housing stock is well cared for, many units have deteriorated or are poorly maintained. In both urban and rural areas, our housing is aging and difficult to upgrade. Accessible and barrier-free housing is especially difficult to find for low-income households; a problem that will become acute as the Boomer generation ages. The cost of aging-in-place modifications or other improvements is more than the budgets of many seniors can bear.

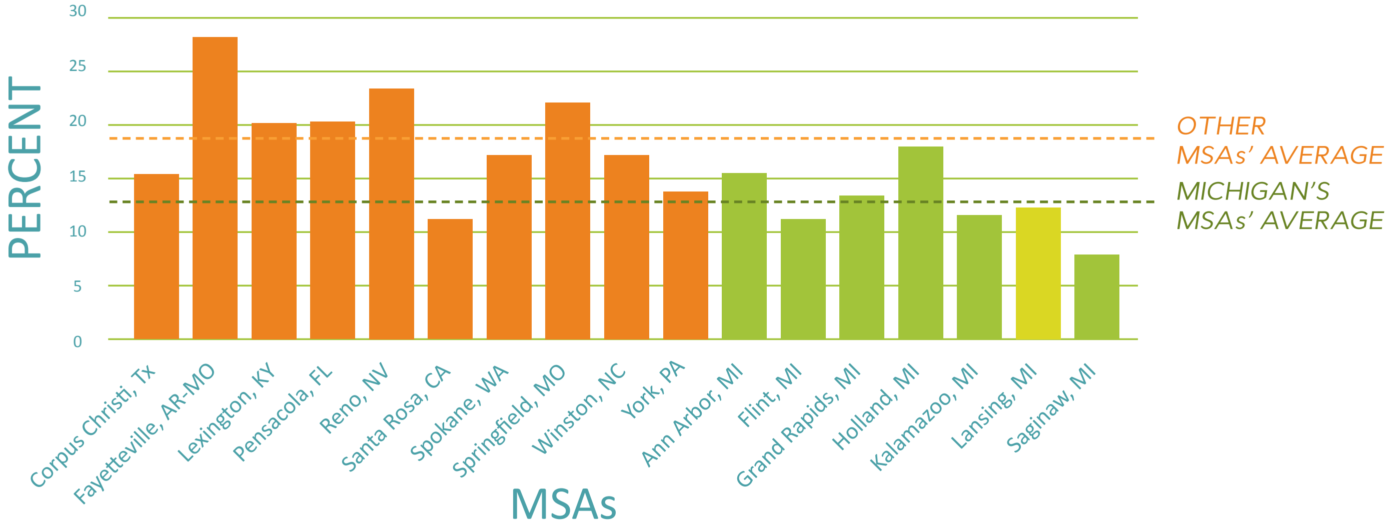
When we consider that almost half (48.1%) of the Tri-County housing stock was built in 1969 or earlier, and only 12.3% has been built since 2000, we begin to understand the scope of the problem.

The City of Lansing and our rural townships and cities are most likely to have a preponderance of older homes.

Even though the Tri-County is a region that values its history and heritage, we need to be replacing older housing at a faster rate. Particularly when we compare our region to other regions that are similar in size and other characteristics, we are lagging behind in new housing production.

Conversely, the Tri-County region has been adding housing at a rate faster than our population has been growing for two and a half decades. The problem seems to be a reluctance to remove older housing from the market when its quality declines.

PROPORTION OF "NEW" HOUSING UNITS
BUILT AFTER 2000 IN 17 MSAS* (2012)



** Source: U.S. Census Bureau, Metropolitan Statistical Area*

BEDROOM 3
9'-2"x12'-6"
HALL
LINEN
CLOSET
CLOSET
DN.
BATH

Housing and Population Growth in the Tri-County Region

Year	Housing Units	Population	Housing Units Growth	Population Growth
1990	165,018	432,674	-	-
2000	181,804	447,728	10.2% *(1.02%/yr.)*	3.5%
2010	199,026	464,036	9.5% *(0.95%/yr.)*	3.6%

Source: U.S. Census Bureau

AFFORDABILITY

Housing affordability is a function of housing costs and household income. A housing unit that is extremely affordable for a higher income household may not be affordable for lower income households. In the Tri-County region, the data paint very different pictures for renters than for homeowners.

Housing is considered affordable if the costs of the rent or mortgage, insurance, utilities, taxes, and repairs are 30% or less of a household's income. Using Census Bureau data, affordability indices were derived for each census tract in the Tri-County region for owner and for renter households. Median housing values or rents were divided by median household income to produce an "Affordability Index" for each tenure by the tract.

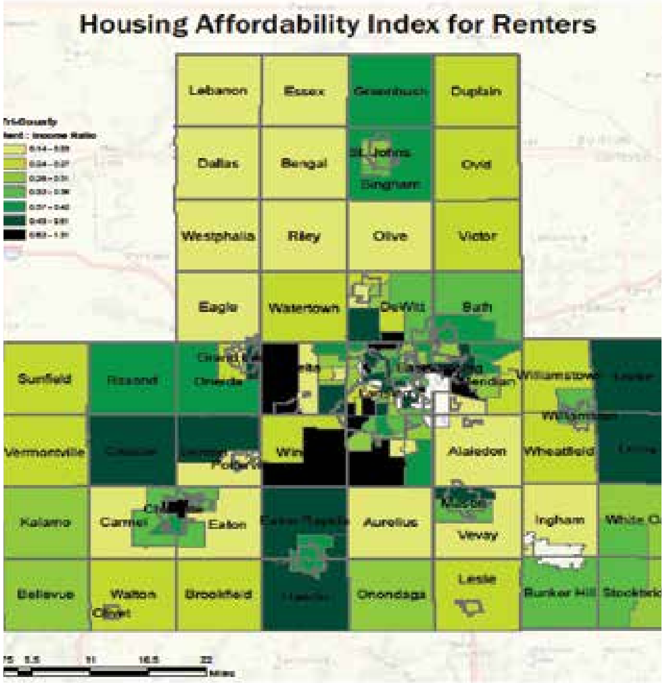
$$\text{Affordability Index} = \frac{\text{Median Annual Housing Costs}}{\text{Median Annual Household Income}}$$

Using this formula, the higher the resulting index number (darker in the accompanying maps), the more affordable the average housing is for households with incomes close to the median for the tract.

For homeowners, housing affordability is generally good in much of the Tri-County region. Except for the cities of Lansing and East Lansing, and a handful of rural townships, the housing is highly affordable (darker shades) for families with median incomes. Remembering that the Affordability Index includes housing maintenance and utilities, along with the median income, tracts with lower Affordability Indices may have higher proportions of older housing, or households with lower incomes. In East Lansing and parts of Meridian and Lansing Townships, the high proportion of student households is also a factor.

When we look at Housing Affordability for renters, we see a very different picture. We see that a high rate of Housing Affordability (darker shades) of renter households is very uncommon in the Tri-County region.

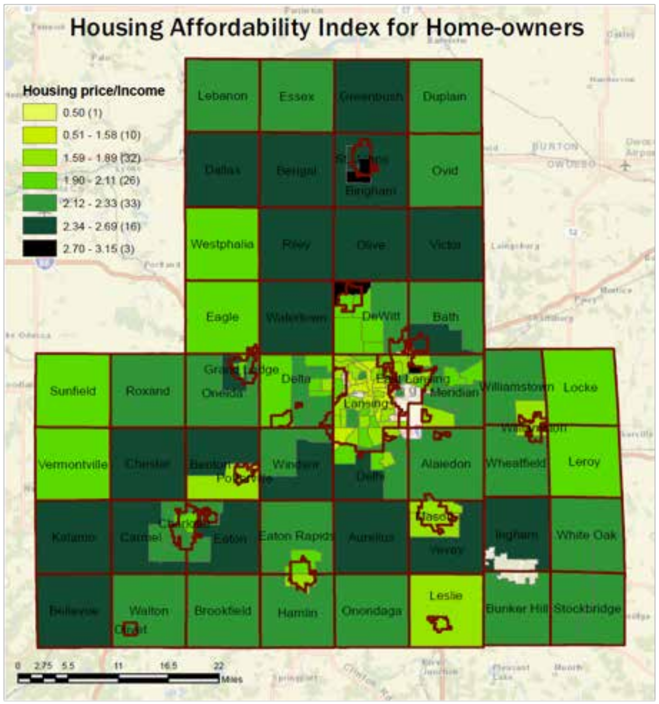
Investigating this finding further, it can be determined that the issue is less the cost of housing and more a factor of the incomes of renter households.



Housing Affordability Index for Renters

Lebanon
Essex
Greenbush
Duplain
Dallas
Bengal
St. Johns
Bingham
Ovid
Westphalia
Riley
Olive
Victor
Eagle
Watertown
DeWitt
Bath
Sunfield
Roxand
Oneida
Williamstown
Locke
Vermontville
Windsor
Alaiedon
Wheatfield
Kalamo
Carmel
Eaton
Eaton Rapids
Aurelius
Vevay
Ingham
Bellevue
Walton
Brookfield
Hamlin
Onondaga
Leslie
Bunker Hill
Stockbridge
Miles

Source: U.S.. Census Bureau,
2012 American Community Survey 1-Year Estimates



Housing Affordability Index for Home-owners

Housing price/Income
0.50 (1)
0.51 - 1.58 (10)
1.59 - 1.89 (32)
1.90 - 2.11 (26)
2.12 - 2.33 (33)
2.34 - 2.69 (16)
2.70 - 3.15 (3)
Lebanon
Essex
Greenbush
Duplain
Dallas
Bengal
Bingham
Ovid
Westphalia
Riley
Olive
Victor
Eagle
Watertown
DeWitt
Bath
Sunfield
Roxand
Grand Ledge
Oneida
Delta
Lansing
East Lansing
Meridian
Williamstown
Locke
Vermontville
Chester
Benton
Windsor
Delhi
Alaiedon
Wheatfield
Leroy
Kalamo
Carmel
Eaton
Eaton Rapids
Aurelius
Vevay
Mason
Ingham
White Oak
Bellevue
Walton
Olivet
Brookfield
Hamlin
Onondaga
Leslie
Bunker Hill
Stockbridge
0 2.75 5.5 11 16.5 22
Miles

Source: U.S. Census Bureau,
American Fact Finder ACS 5 year estimates

Filtering household income for renter and homeowner households, we find that the median annual income of renter households in the Tri-County area was $23,152 in 2012, which was lower than the lowest value of similarly sized metropolitan areas and significantly lower than the average of the Michigan metropolitan areas.

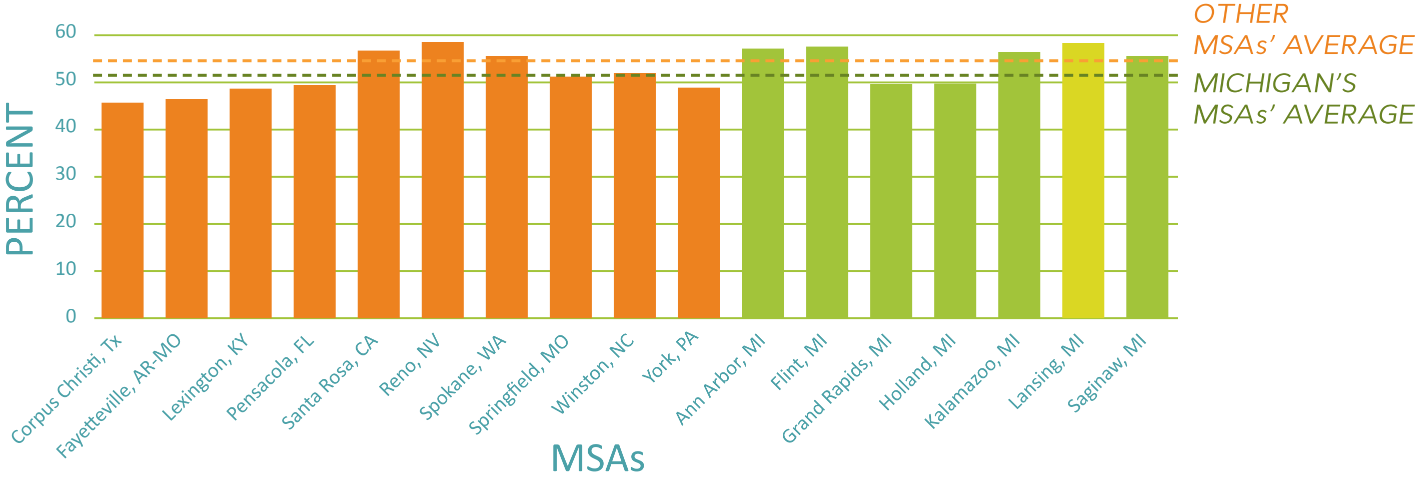
The median homeowners' income in the Tri-County area ($64,275) was the sixth highest among all 17 MSAs. From this we conclude that the Tri-County's Affordability Index disparities are more a factor of household incomes than they are housing costs. In comparing the Tri-County region with the 17 similar MSAs, we see that the Tri-County stands out as having the second highest proportion of renters who spend over 30% of their income on housing costs.

FAIR HOUSING
LAW COMPLIANCE

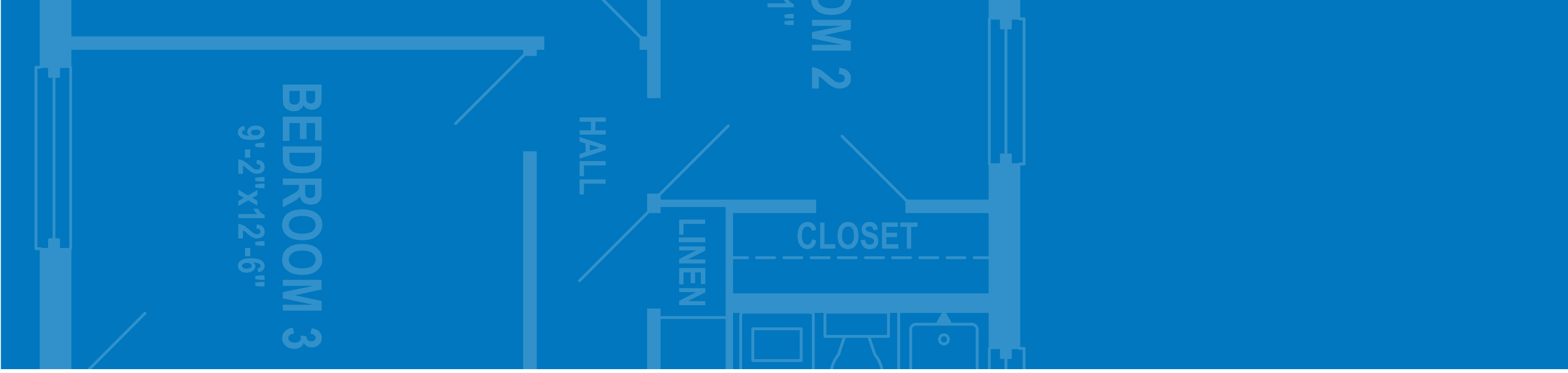
As is documented in Chapter 4, Fair Housing Law compliance in the Tri-County Region is difficult to measure. In this report, an analysis of housing discrimination complaints submitted to HUD and the Michigan Department of Civil Rights revealed that the majority of complaints were not actionable because there was insufficient evidence, the complaint allegation is not a covered basis, or the claimant was not available for follow-up. Of the claims that were actionable, the majority were based on disabilities, followed by race, and family status.

Home Mortgage Disclosure Act (HMDA) data was also analyzed for compliance with Fair Lending Laws. Because of the relatively low rate of mortgage lending activity over the previous five years, it is difficult to draw meaningful conclusions from this data. However, from the data available we can conclude that white applicants were at least 10% more likely to receive a mortgage loan than applicants who were of minorities. Male applicants were also more likely than female applicants to receive a loan.

PROPORTION OF RENTERS WHO ARE SPENDING OVER 30% OF THEIR INCOME ON THEIR HOUSING COSTS



Source: U.S.. Census Bureau,
2012 American Community Survey 1-Year Estimates



OPPORTUNITIES

INVESTING IN AFFORDABLE HOUSING

The Tri-County region's supply of affordable housing is currently inadequate in quantity and quality to meet the need. The need is expected to increase as the Boomer generation retires and moves on to pension or retirement funding sources. While we have enough housing units numerically to fill the projected need, many of the existing units are unaffordable, inaccessible, isolated, or otherwise unsuitable for the projected population. We need to act now to begin to provide safe and affordable housing that is well connected to community services, developed or retrofitted with Universal Design principles, and right-sized for the household types we project.

PUBLIC SUPPORTS

- As various sources of federal support for housing have been reduced through sequestration and other budget cuts, the Low Income Housing Tax Credit (LIHTC) program has taken on a pivotal role in funding development and preservation of subsidized housing. The Tri-County region currently has 51 housing developments that are financed with the LIHTC program, with terms of 30 years during which affordable rents are required. Fifteen (15) developments (818 low-income units) will have their allocations expire in the decade beginning in 2020. The owners of these units should be encouraged to maintain the units at affordable rates, and additional LIHTCs should be sought for additional units.

- Supportive Housing offers the best opportunity for a household that has undergone a traumatic event such as homelessness and needs time and help to recover. Family shelters, women's shelters, and other facilities provide a vital support for our most marginalized households. Most of the supportive housing is available for a limited time, which may not be long enough for some families to work through their problems and prepare to move on. Permanent Supportive Housing, such as is provided at GLHC's Ballentine Apartments (18 units), allows the residents enough time to recover from the trauma of homelessness and other events, plan their next steps, and find resources and opportunities that they can use to their betterment. The supports offered include access to medical and psychological care; training in household management, nutrition and childrearing; educational and career counseling; and daily help with other needs. Families typically stay 2 to 3 years before moving to other subsidized or market housing. Additional Supportive Housing developments are needed, and should utilize the success and lessons learned from Ballentine Apartments.

- **Subsidies for multi-family housing** development are available from the US Department of Housing and Development (HUD) and the USDA Rural Development (RD). These two agencies offer a number of programs that support multi-family housing for families, seniors, persons with disabilities, veterans, and others at high risk for homelessness. With the aging of the Boomer generation, we predict demand for these units to steadily increase, so more units need to be developed in the near future. Funding levels for these programs have not kept pace with demand, and the need for more units will be felt nation-wide. The Tri-County should work cooperatively to develop strategies to secure subsidies to meet our needs.
- **Housing Choice Vouchers (Section 8)** continue to be a vital support mechanism for many low-income households in our region. Unfortunately, access to vouchers is significantly restricted since those that have the vouchers rarely increase their incomes enough to move beyond eligibility, and additional vouchers are limited. In fact, it is more common than not for the Lansing Housing Commission to have closed their waiting list because there are more names on it than there are projected vouchers. Without significant reform at the federal level, this trend is unlikely to improve.
- Developing affordable housing generally requires one or more of the public supports listed above as well as private supports. Development of the funding mechanisms for affordable housing is complicated and requires cooperation, finesse, and a commitment to the underlying needs of the people served. Each of the programs available has requirements and limits that often don't match the requirements of other programs. It can be confusing and frustrating to assemble the funding packages for affordable housing. An effort is needed to encourage **streamlining and simplifying the processes,** and encouraging HUD and RD to use common forms and procedures.

Both Ann Arbor and Kalamazoo have developed **Local Housing Trust Funds**. Ann Arbor's is funded primarily by developer fees, with additional contributions from both Washtenaw County and the City of Ann Arbor. Kalamazoo's Housing Trust Fund is funded by the City of Kalamazoo, Kalamazoo County, and a match from MSHDA. The Michigan Housing and Community Development Fund is authorized as part of MSHDA's enabling legislation, and is housed within MSHDA. However, the funding is inadequate to meet the need. Development of a Tri-County Housing Trust Fund would provide a pool of funds to leverage with governmental and charitable resources to develop additional affordable housing.

The non-profit Real Estate Investment Trust (REIT) Housing Partnership Equity Trust, in Washington DC, invests solely in its 12 non-profit partners to quickly and efficiently acquire apartment buildings that provide quality homes for families, seniors, and others with modest incomes. It is traded on the New York Stock Exchange and was launched in 2012 with an initial capitalization of $100 million. The REIT won an additional $2.5 million award in September 2013, and provides a steady stream of income to its highly performing partners. It provides a good example of how a non-profit REIT can be developed and what such an entity can accomplish. A state-wide or Great Lakes non-profit REIT, created to support public/private housing development, would provide additional funding for affordable housing development.

IMPROVING HOUSING CHOICE

Christopher Leinberger, in his 2009 book, "The Option of Urbanism: Investing in a New American Dream," states that "Inclusionary Zoning is a relatively painless way of providing affordable housing, because the cost of the required subsidy comes out of the underlying value of the land. By making it the law over a wide area that all housing projects must have a certain percentage of affordable housing, the required subsidy slightly reduces the value of the land in the entire area to which the law applies."[3] It is recommended that Tri-County Region communities should require that 20% of all housing constructed be designated for low-income households. This recommendation is based on the data in Section 2.3.6 that shows that 20% of Tri-County households had household income below the poverty level in 2012. In areas such as the Michigan Avenue Corridor where we expect considerable transit oriented development (TOD), the low-income housing mandate should be 30%. Inclusionary Zoning efforts should be uniform throughout all regional communities so that all communities have quality affordable housing available.

Tri-County cities and townships need to look to the future and anticipate the predicted "great sell-off" of larger family homes as the Boomer generation downsizes into more accessible and smaller retirement homes. Several measures should be considered to reduce the neighborhood distress this phenomenon will cause.

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[3] *Leinberger, Christopher B. The Option of Urbanism: Investing in a New American Dream. 2009. Island Press. Washington, DC. Pp.141-142.*

- The need for better quality and larger family rentals in communities with good schools and services can be met with some of these homes, if appropriate rental policies are in place. Rental codes should be developed for all cities and townships in the Tri-County region utilizing either a model ordinance for use in smaller communities or county-wide ordinances developed and administered in the three counties.

- Townships and cities should revise their zoning and occupancy ordinances to accommodate a larger variety of housing and household styles and formulations. Accessory dwelling units (grannie flats), duplexes, housing co-ops, and home sharing options should be allowed and encouraged in all residential zones. Seniors who want to downsize should be able to find smaller, more affordable housing without leaving their neighborhood.

- Communities need to anticipate increased pressure to convert large homes to apartments or condominiums. Revising zoning codes towards Form-Based Zoning will enable greater flexibility for reconfiguring larger homes with accessory dwelling units, co-ops, and other co-housing arrangements. Diversity in neighborhoods should be encouraged by providing a variety of housing styles and sizes, from studio apartments to single-family detached units.

Most seniors, when asked their preference, prefer to age-in-place, that is, stay in their current home, rather than move to more accessible housing. However, as mobility decreases, modifications are often needed to enable a person to live comfortably in their family home. Additionally, many older homes in Mid-Michigan present health hazards to families and children. Serious hazards such as molds, exposure to lead and radon, and deterioration of structures and systems, all cause suffering and medical expenses, and are financially beyond the reach of low-income households to remedy. In Mid-Michigan, there are a small number of programs available to assist low-income homeowners complete simple modifications to their homes, but major modifications and repairs are difficult to finance and accomplish. A region-wide effort is needed to coordinate the various services and develop funding that could be leveraged with HUD, Rural Home, state, and philanthropic resources to support low-income owner-occupied home rehabilitation and aging-in-place services.

Redevelopment and better use of all areas in our core cities and downtown neighborhoods is a recurring desire among residents of the Tri-County region. Improving older neighborhoods with updated or new housing that is close to transit, services, and jobs, and that is accessible to all people, regardless of physical ability, will improve these areas so that they are vibrant, appealing places to live for all income levels. Abandoned structures that are outmoded and expensive to rehabilitate should be targeted for removal. Lots that are too small for redevelopment should be combined where possible or zoning regulations should be revised to allow new construction on smaller lots. Tri-County communities should evaluate their development policies and develop incentives that will encourage close-in housing development, and offer incentives such as reducing fees in targeted areas, relaxing standards to allow more units, streamlining the approval process, or other measures.

Form-based zoning is a response to many of the problems created by traditional land-use zoning in use since the early and mid-1900s in many communities. In particular, communities have found that separating land uses has caused increased transportation costs, increased isolation of those who work or stay at home daily, and increased sprawl. Form-based codes, while addressing the need to separate uses where industrial or commercial activities cause undesirable effects, enables communities to address development holistically. Form-based codes allow great flexibility in siting a variety of housing styles, encourage mixed uses, encourage appropriate infill and redevelopment, and address the need for complete streets with options for walking, biking, and transit, as well as cars. Mid-Michigan cities and townships need to take steps now to develop form-based codes for areas under their jurisdictions.

As we expand and improve our public transit opportunities, careful attention must be paid to ensure that housing opportunities near public transit are available for all income levels and all generations. All Tri-County communities should develop procedures that utilize site plan review processes to ensure that new housing is properly sited with regard to transit. This is especially important for senior housing and low-income family housing as these households may have either diminished capacity for driving, or may not have the resources to maintain private vehicles. According to Karen Kafantaris, Associate State Director of AARP, "seniors want to stay active in their communities, but need better access to transit and more walkable communities to do so."[4] Of course we know that Millennials, Boomers, and other affluent groups want access to public transit as well, however, first consideration should be given to those who have the fewest options.

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[4] *Kafantaris, Karan. 7/16/2014, private conversation with the authors.*

BEDROOM 3
9'-2"x12'-6"
HALL
LINEN
CLOSET
CLOSET
DN.
BATH

IMPROVE **RENTAL HOUSING**

In the community engagement processes conducted as part of this plan, residents of all three counties and many communities cited the need for more regulation of rental homes in all Tri-County communities. One of the most pressing concerns is that rental homes are not regularly inspected to ensure they are safe and free of contaminants such as mold or lead, and there are few incentives to owners to make health and safety improvements. Rental codes should be developed for all cities and townships in the Tri-County region. There are a number of ways in which rental ordinances could be developed and applied to all communities:

- A model ordinance for use in smaller communities could be developed and enacted as is or with modifications in all Tri-County communities;
- County-wide ordinances could be developed and administered in the three counties. This option could facilitate cost and position sharing among small municipalities.

The City of Lansing and the Green & Healthy Homes Initiative, a Baltimore-based nonprofit that creates networks of services to address energy, health, and environmental issues in older homes, entered into an agreement in July 2014 to address housing conditions in 10 rental or owner-occupied houses, built in 1978 or earlier in the City of Lansing. As cited in the 2012, "Healthy! Capital Counties" report, the number of preventable hospitalizations due to asthma per 10,000 children under 18 was 21.4 for the Tri-County region. (The Michigan average was 14.1 hospitalizations per 10,000 children). Ingham County had the highest incidence in the region with 25.6 preventable hospitalizations per 10,000 children under 18 due to asthma.[5] Communities throughout the Tri-County region should address the need for comprehensive programs to provide home contamination remediation services to improve area rental homes.

In our discussions with both tenants and rental property owners and managers, we discovered a great need for better information about how to be a good tenant and how to be a good landlord. We particularly heard that there is a need and desire for resources to help both tenants and landlords work more cooperatively with each other. A course and certification as a Model Tenant and resources that explain the rights and responsibilities of rental property owners should be developed.

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[5] *http://www.healthycapitalcounties.org/uploads/9/1/6/3/9163210/_hcc_comm_health_profile_6-18-12.pdf*

IMPROVE FAIR HOUSING LAW COMPLIANCE

From the community engagement activities undertaken as part of this planning effort, it is clear that most Tri-County residents believe they are uninformed about Fair Housing law. While the complaint data do not point to specific problem areas or concerns, the region needs to do an effective job of addressing discrimination in housing and promoting accessible, integrated communities. Our region is currently served by two of Michigan's four Fair Housing Centers, who generally split the work east and west. It is proposed that the Tri-County region develop a Fair Housing Center to cover their region.

The work of a Capital Region Fair Housing Center will involve fielding and addressing complaints, providing education on Fair Housing Law and practices, testing Fair Housing Law compliance, developing and providing services to special groups, such as seniors, veterans, and persons with disabilities, developing and providing resources to landlords and others concerned about compliance, and providing training to volunteers.

HAIR CARE
COFFEE SHOP
UNION BLOCK
PHARMACY
ANTIQUES

IMPLEMENTATION

TEAM

The work of improving our region's housing will involve agencies, advocates, elected and appointed officials, and concerned citizens from all three counties and all 60 cities and townships. Experts from planning, development, lending, and real estate will also be needed. Our current laissez-faire mode of assuming that the market will provide enough affordable housing opportunities is leaving many people under-housed, over-housed, or even un-housed. A new approach is needed.

The facilitation of a Regional Housing Summit that would lead to the formation of a Tri-County Affordable Housing Consortium will provide focus and direction to implementation and tracking of this plan and other housing initiatives. Such a housing resource will also serve as a local assistance provider to affordable housing providers looking for funding assistance and a conduit to governmental, non-profit, and for-profit funding resources; a resource for landlords and tenants needing assistance or information; and a resource to the general public seeking housing solutions. Such an office could provide research, grant-writing, and strategic planning services, as well as support to various housing task forces and working groups. Leaders from the three counties, TCRPC, the cities and townships, and housing non-profits will determine the ultimate make-up of the implementation team, the scope of work, and funding resources. Table 5.1 in chapter 5 provides a summary of the projects and the agencies best aligned to complete the various projects.

FUNDING

Funding housing improvements requires a broad spectrum of innovative sources. While it is reasonable to expect the consumer to bear the costs of better housing, without increases in wages it is difficult to imagine how low-income households will be able to afford such costs. Indeed, the crux of the issue is that so many households in the region cannot afford to better their circumstances.

Public support for housing has declined in recent years. At the federal level, budget cuts and sequestration have eroded the budget of the Department of Housing and Urban Development over a forty year period. Particularly compared to the growth of the total federal budget, HUD has declined in budget authority and outlays.[6] Community Development Block Grants, HOME, Project-Based Rental Assistance, Public Housing Capital Fund, Public Housing Operating Fund, and other programs have all seen decreases in the 2013 budget.[7] Small increases have been approved for (811) Housing for Disabled, (202) Housing for Elderly, Homeless Assistance grants, and Tenant-Based Rental Assistance, which includes Veterans Housing Vouchers.

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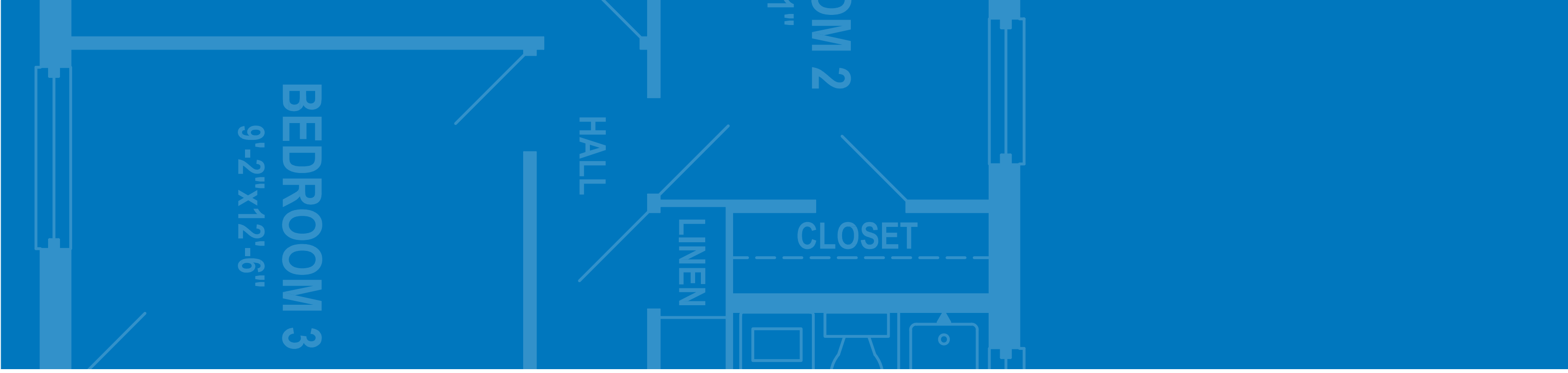
[6] *National Low Income Housing Coalition. http://nlihc.org/sites/default/files/changingpriorities.pdf*

[7] *Housing Assistance Council. http://www.ruralhome.org/component/content/article/468-fy-13-hud-budget*



Since the 1990s, there have been increases in tax expenditures related to housing for low-income residents, especially through the LIHTC program.

Rural Development Housing funds, which provides aid to rural communities in the form of direct loans, loan guarantees, and grants for housing and community facilities for home ownership and restoration, farm worker housing, multi-family housing projects, community facilities, and rental assistance have also been eroded. Multi-family vouchers, Guaranteed Homeownership Loans, Rental Assistance (521), available through Rural Development have increased steadily, however Rental Housing development and maintenance (515), Farm Labor Housing (514/516), Housing Preservation (533), and Guaranteed Multi-Family Housing (538) have all decreased in funding since 2007.[8]

MSHDA, the Michigan State Housing Development Authority, has shifted its focus in recent years to meet the increased need for rental housing. Multifamily loan funds increased from $36.2 million in 2008 to $78.4 million in 2012. LIHTC funds have increased from $16.7 million to $35.3 million over the same time period. Supportive housing and Homelessness Prevention increased in 2010 but was down in 2012 to $6.9 million. Housing Choice Vouchers was modestly increased from 23,507 to 23,808 vouchers over the 2008-2012 time period. Single Family Loan funds were also increased over this time period from $32.6 million to $59.9 million.

Other programs have seen similar increases over this time period. It is reasonable to expect that agencies and programs in the Tri-County Region will receive similar allotments as they have in recent years.

With federal and state budgets either declining or staying steady, the majority of the funds for improving the Tri-County's housing quality and quantity will need to be raised locally. Innovative programs such as a Local Non-Profit REIT and Housing Trust Fund will be useful for providing a pool of funds for housing production and operation, however, we will need to increase the level of corporate and charitable giving substantially. There are a limited number of philanthropic sources in our region, so fund developers will need to work collaboratively, reach out to new sources, and leverage local sources as much as possible. Charities and foundations value collaborative partnerships that reduce administrative expenses, and partnerships often present opportunities that single entities may not be able to realize. The proposed Tri-County Affordable Housing Consortium, if properly structured and utilized, will be able to connect agencies and non-profits with opportunities they may be otherwise unaware of, and set and track progress towards meeting the needs of our communities' low-income households.

Although we have much to do, we also have creative and committed agencies and organizations ready to take up the challenge of improving the quality, quantity, and access to safe and affordable housing. Together we can provide good housing for the most needy, and improve housing access and quality for all Tri-County residents.

HERE'S OUR PLAN.
GET INVOLVED.

---

[8] *Housing Assistance Council. http://www.ruralhome.org/sct-information/usda-housing-program-data/rd-annual-obs/189-historic-activity*

DeWitt
Charter Township
Valley Farms Corridor

ICE

DANSVILLE
MERCANTILE
BEER-WINE

CHAPTER 1

LEASING OFFICE

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1. Introduction

The Greater Lansing region is a community engaged in diversification and growth. Home to the State of Michigan capital, Michigan State University, and hundreds of regional, national, and international companies, the region is investing in high tech manufacturing, financial and insurance innovation, cutting edge medicine, and advanced education. Our region is composed of communities that accept challenges, adapt to change, and succeed at working together. Like the rest of the nation, the Tri-County region faces an aging population that should be able to remain in the neighborhoods that they enjoy, near their friends and families, for as long as they wish.

Our region also faces changes in employment patterns. As Mid-Michigan embraces the information economy, the needs of workers are changing. Young workers are leaving school with much more debt than previous generations, and so they may not be able to purchase a home until they are older. Thus, we will need more rental housing, close to employment centers, with amenities and neighborhoods that suite singles and young families.

In 2005 The Tri-County Regional Planning Commission produced a summary report, "Regional Growth: Choices for the Future", in which they identified 29 principles to guide the region and the communities within it through a "Wise Growth" future scenario. The Wise Growth scenario encourages "new development be directed to already developed urban areas (infill development), clustering of new development in proximity to developed areas and limited development in rural agricultural and open space areas."

From this visioning work came nine major projects under the Mid-Michigan Program for Greater Sustainability. These nine projects include Creating an On-Line Portal, Building Capacity for Complete Streets Implementation, Sustainable Design for the Michigan Avenue Corridor, A Prioritized Green Infrastructure System, Regionalizing Urban Service Management Areas, Energy Audits of Built Structures, A Regional Housing Study, and this 5-Year Fair and Affordable Housing Plan.

1.1. Purpose of Project

The ICE Fair and Affordable Housing Plan (FAHP) is a comprehensive strategy for improving housing access and quality of life in Ingham, Clinton, and Eaton Counties (ICE). It analyzes the housing conditions we currently have, identifies what the population needs and wants, and recommends actions that will lead to more choice, better housing conditions, greater access, and more sustainable housing development in the future.

In addition to planning for greater choice, the ICE Fair and Affordable Housing Plan will analyze Mid-Michigan's performance and capacity in affirmatively protecting and promoting every resident's right to fair housing. Fair Housing is a right, protected by local, state, and federal laws. Fair Housing guarantees that all US citizens may freely choose where they live and may not be denied housing based on their race, color, religion, sex, national origin, because they have children, or are a person with disabilities.

1.2. Funding

The Tri-County Regional Planning Commission (TCRPC) and its regional partners built a comprehensive Program for Greater Sustainability and were successful in their application to US Department of Housing and Urban Development (HUD), Sustainable Communities Regional Planning Grant program, for $3,000,000 with a local match of more than $7,214,566. The ICE Fair and Affordable Housing Plan (FAHP) is funded through a sub-grant from the TCRPC, which oversees the overall Mid-Michigan Program for Greater Sustainability.

1.3. Partners

Numerous partnering agencies have been essential to the development of this ICE Fair and Affordable Housing Plan. Foremost among these has been Dr. Suk Kyung Kim of the Michigan State University School of Planning, Design and Construction, who completed the Regional Affordable Housing Study. Dr. Kim's study was developed in tandem with the development of this plan, and verifies the findings reported herein.

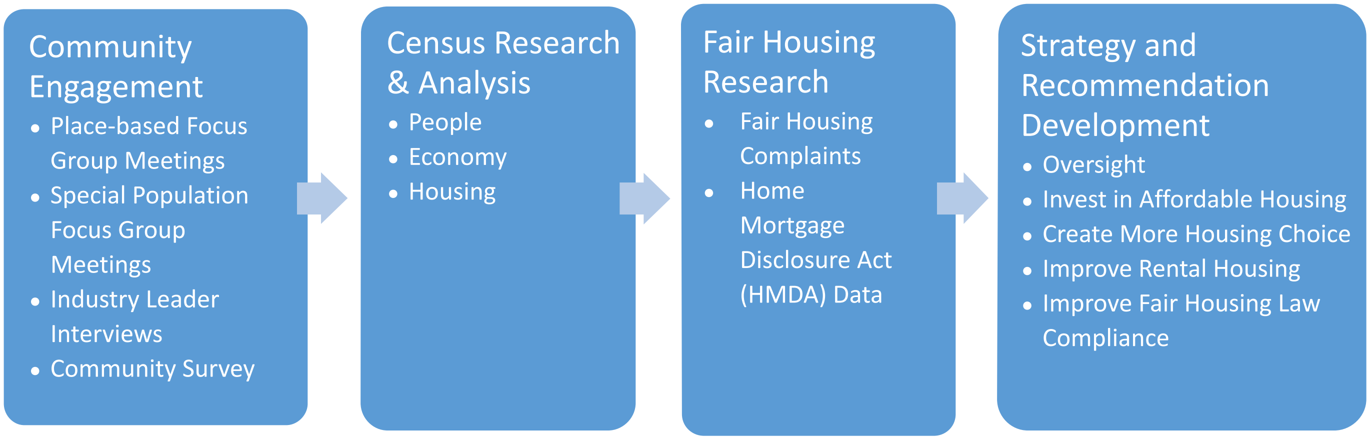
Additional partners include the Tri-County Housing Task Force, a group of 42 representatives from communities and agencies in all three counties, including housing developers, planners, public housing managers, lenders, realtors, and non-profit representatives. Members of the Task Force met quarterly throughout the planning process, and provided valuable feedback and direction for the work.

We are also indebted to the numerous community members and agency representatives who attended meetings, answered e-mails and phone call, and provided their insight and information to this effort.

1.4. Process

This planning effort has encompassed four major activities, as shown in Figure 1-1. Community Engagement, conducted through focus group meetings, interviews, and community surveys, has been a priority. Comments from residents, local officials, and housing industry experts have informed and shaped the plan and its recommendations. Analyzing current and historical data has revealed some surprising trends and conditions as did investigating Fair Housing Law data. All of these activities funneled into the development of strategies and recommendations for improving housing access and affordability. The following chapters provide specific information on the processes and findings for each phase.

Figure 1-1: ICE Fair and Affordable Housing Plan Process


Community Engagement
• Place-based Focus Group Meetings
• Special Population Focus Group Meetings
• Industry Leader Interviews
• Community Survey
Census Research & Analysis
• People
• Economy
• Housing
Fair Housing Research
• Fair Housing Complaints
• Home Mortgage Disclosure Act (HMDA) Data
Strategy and Recommendation Development
• Oversight
• Invest in Affordable Housing
• Create More Housing Choice
• Improve Rental Housing
• Improve Fair Housing Law Compliance

1.5. Implementation

With guidance from the Housing Task Force, and our partners, the Greater Lansing Housing Coalition has produced a plan that is forward-looking, compassionate, and realistic. It embodies the principles that we believe are shared by most Tri-County residents.

- The Tri-County should continue to be a region with strong and diverse affordable neighborhoods, with good housing, schools, parks, and services.
- Affordable housing is an asset to every community and to the region as a whole. It provides a home for people of many different backgrounds, ages, and incomes.
- Affordable housing helps build healthy communities and neighborhoods. It creates markets for new retail, entertainment, and other amenities.

Implementation of this regional plan will take commitment, resources, social capital, and leadership from all members. The challenges and opportunities for affordable housing vary across our region and communities. All communities have opportunities for improvement, especially with regards to affordable family and senior housing, rental regulations, and encouraging universal design. Implementation will require the leadership of all regions, non-profit sector leaders, lenders, developers, and residents from all walks of life.

The Tri-County region functions as a single housing market. People routinely live in one community and work or go to school in another. All communities should provide opportunities for people of all incomes to live safely and comfortably in their neighborhoods. Efforts in one city or township to provide more or better housing opportunities will be less effective if neighboring jurisdictions do not make similar efforts. Mixed income neighborhoods have proven to be effective at providing opportunities for upward mobility for all income levels. Mixed housing styles and sizes enable families to upsize or downsize as their needs change without having to leave their home communities. Fortunately the Tri-County region has a multitude of individuals and organizations dedicated to creating and preserving affordable housing and removing obstacles that keep many Mid-Michigan residents from obtaining a decent home.

As we emerge from the housing and foreclosure crisis that began in 2007, the Tri-County region has the opportunity to reshape our communities, neighborhoods, and housing to better fit the needs of our population. Communities should act now to ensure that housing will be available to meet the needs and budgets of all residents.

ICE

WARE'S PHARMACY

CHAPTER 2

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2. Housing and Community Characteristics and Projections

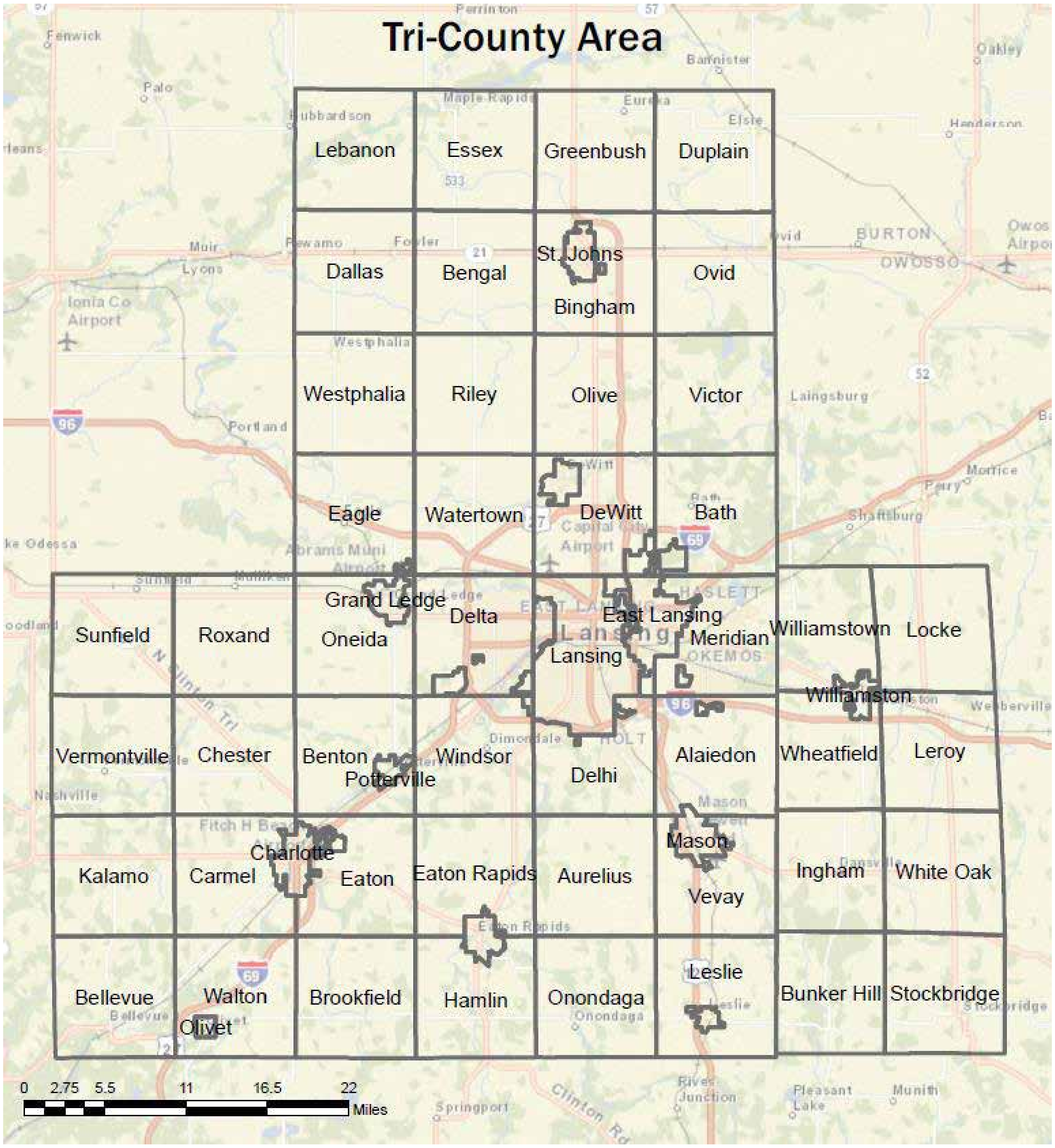
2.1. Our Region and Communities

The Mid-Michigan Tri-County region encompasses Ingham, Clinton, and Eaton Counties. Lansing, the capital of the State of Michigan is its central and most populous city. East Lansing, home of Michigan State University, is directly to the northeast. Other incorporated **cities** include Mason, St. Johns, Charlotte, Williamston, Grand Ledge, Potterville, etc. Significant **townships** include Meridian, Lansing Township, Delta, Delhi, DeWitt, etc. In all, the region includes 60 incorporated communities, including all 48 townships.

Historically a center for government and education, the region also enjoys a rich history of manufacturing, as the home of Oldsmobile and Diamond Reo Truck, agriculture, and commerce. More recently, the region has grown its insurance, law, and medical sectors, and continues to be a center for higher education. Currently 6 area universities and colleges offer advanced degrees and certificates of excellence to students from across the globe. The region also supports 146 public schools, 35 private schools, and several specialty training centers. Government also continues to be a strong factor, along with numerous lobbying and special interest groups.

Community growth has followed a pattern typical of older cities – declining population and investment in the core cities, accompanied by strong suburban and exurban growth along transportation arterials. Of the three counties, **Clinton County** still retains the most agricultural land, being a strong center for bean, corn, and dairy production. **Eaton County**, while having some agriculture, is a growing manufacturing hub, with a relatively new General Motors plant that produces the GMC Acadia, Buick Enclave, and Chevrolet Traverse. **Eaton County** is wooded, and suburban growth is prevalent. **Ingham County**, with the state capital and MSU is heavily urban in the northwest, with agriculture and forest to the southeast.

Figure 2-1: Tri-County Area Map


Tri-County Area
Lebanon
Essex
Greenbush
Duplain
Dallas
Bengal
St. Johns
Bingham
Ovid
Westphalia
Riley
Olive
Victor
Eagle
Watertown
DeWitt
Bath
Sunfield
Roxand
Grand Ledge
Oneida
Delta
East Lansing
Lansing
Meridian
Williamstown
Locke
Williamston
Vermontville
Chester
Benton
Potterville
Windsor
Delhi
Alaiedon
Wheatfield
Leroy
Kalamo
Carmel
Charlotte
Eaton
Eaton Rapids
Aurelius
Mason
Vevay
Ingham
White Oak
Bellevue
Walton
Olivet
Brookfield
Hamlin
Onondaga
Leslie
Bunker Hill
Stockbridge
0
2.75
5.5
11
16.5
22
Miles

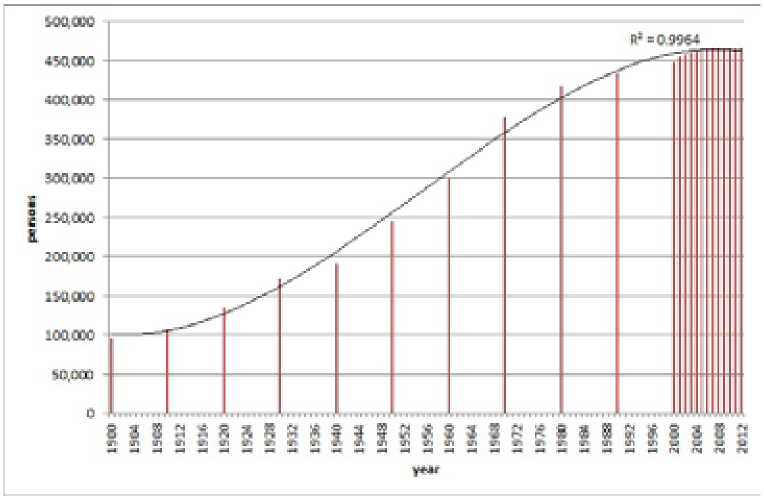
Source: Edited from TIGER/Line Shapefiles and TIGER/Line Files (http://www.census.gov/cgi-bin/geo/shapefiles2012/main)

2.2. Area Demographics

2.2.1. Population Change Trend

Figure 2-2 shows population change in the Tri-County Region since 1900. As shown, during the mid-20th century, the region's population increased steadily and rapidly, and then began to level off beginning in the late 1980s. According to the US Census Bureau, the population within the Tri-County region was 464,036 in 2010, growing 3.5% from 447,728 people in 2000.

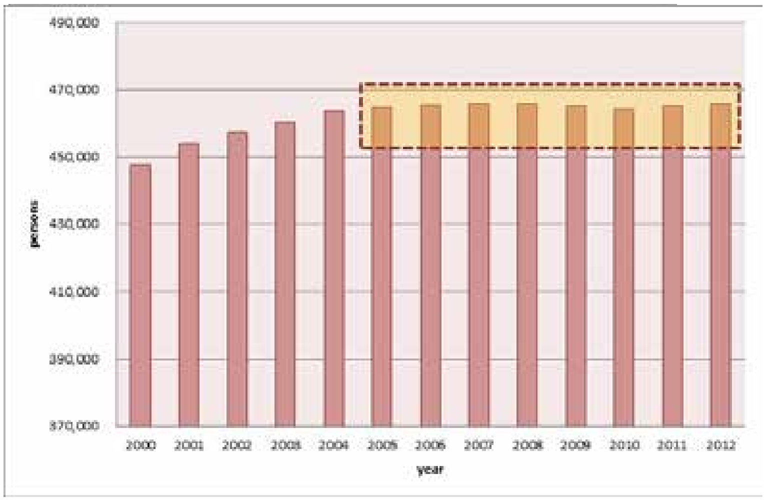
Figure 2-2: Population Change of the Tri-County Area (since 1900)



Source: Tabulations from U.S. Census Bureau
- Census U.S. Decennial County Population Data, 1900-1990 / http://www.nber.org/data/census-decennial-population.html, County Intercensal Estimates (2000-2010), Census 2000 & 2010, American Community Survey 2011 & 2012 1 year estimates

Since 2004 the growth rate has slowed dramatically. Based on the trend indicated in Figure 2-3 the Tri-County should not expect significant population growth in the coming years without dramatic economic growth.

Figure 2-3: Population Change of the Tri-County Area (2000-2012)

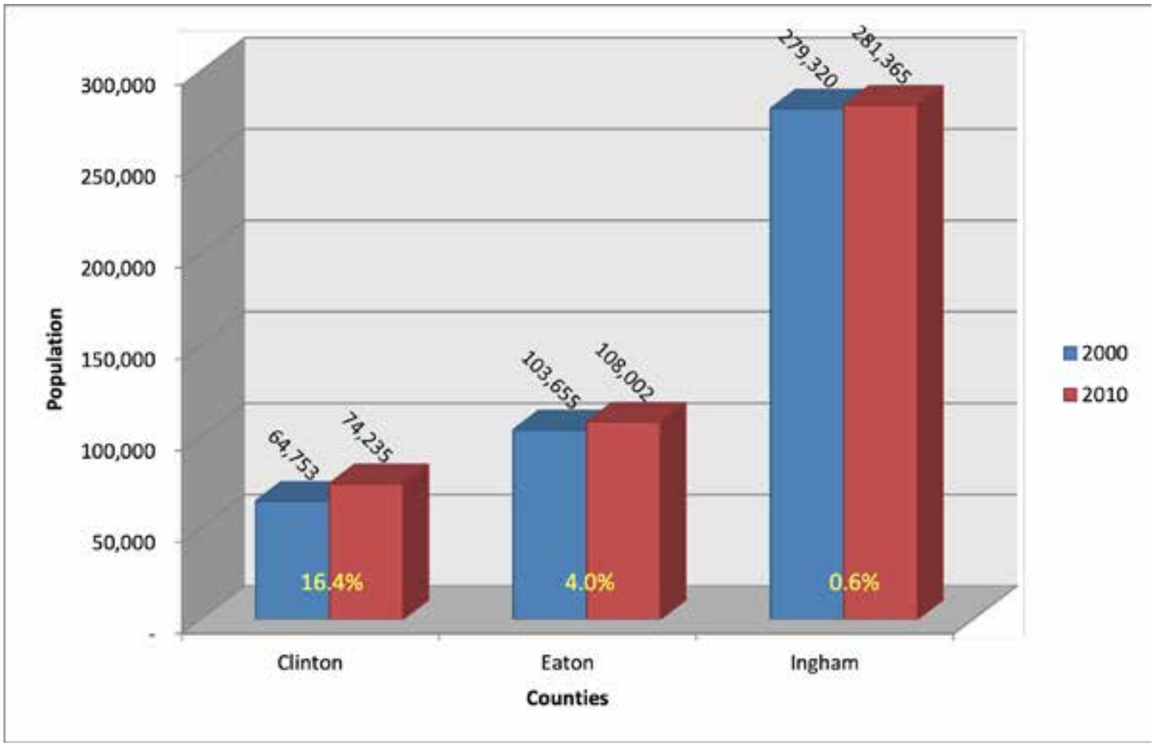


Source: Tabulations from U.S. Census Bureau, Year 2000 and 2010 are from Census 2000 and 2010 of DP-1 Profile of General Population and Housing Characteristics-, 2001-2009: County Intercensal Estimates (2000-2010) -http://www.census.gov/popest/data/intercensal/county/county2010.html, 2011-2012: Demographic and housing estimates / American Community Survey 1-Year Estimates

2.2.2. County Population Trends

2000 and 2010 population counts for each county in the region are shown below in Figure 2-4. While there are differing population changes depending on the county, the populations of all three counties have increased over the 2000-2010 decade. The population in Clinton County increased by 16.4% between 2000 and 2010, while those of Eaton and Ingham County increased by 4% and 0.6% respectively. The growth rate in Clinton County may be related to expansion of student housing in Bath Township, economic growth in DeWitt and Watertown townships, and a general trend toward sprawl.

Figure 2-4: Population Change of Clinton, Eaton, and Ingham County



Source: Tabulations from U.S. Census Bureau[1]

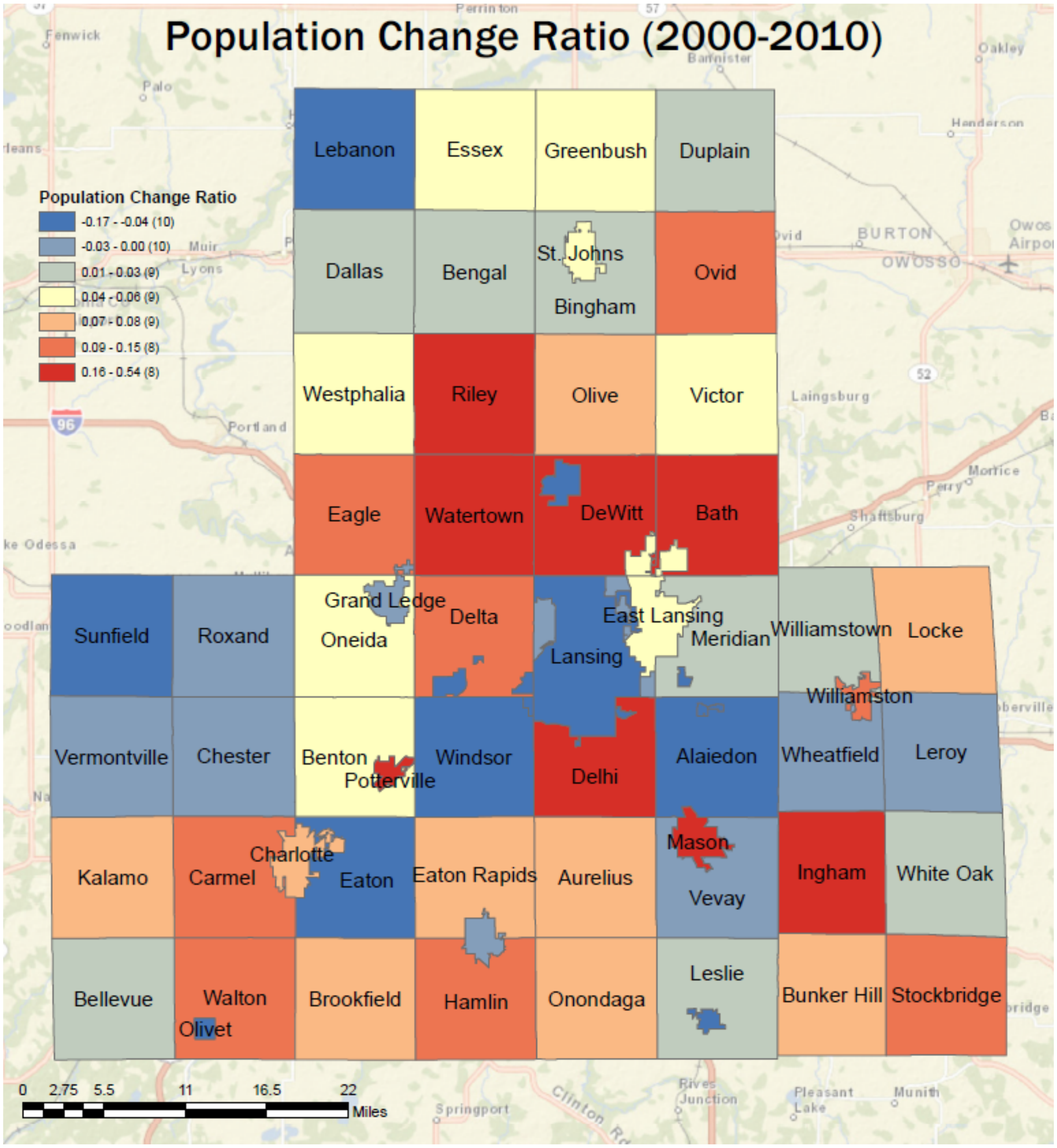
2.2.3. Population Change in County Subdivisions

The population change in urban and rural areas was also analyzed, as shown in Figure 2-5. Dividing the region by population density, cities are considered as urban areas and townships are considered as rural areas. However Delhi, Delta, Lansing, and Meridian Charter Townships are considered urban areas because most of the four townships are urbanized. This analysis shows that during the last decade, the greatest growth in population occurred in outer suburban and rural areas of the region. Urban, inner suburban and some small town areas tended to lose population or remain constant. Overall, the population of urban areas of the region has increased only 2% (from 315,322 to 321,600) while the population of rural areas has increased around 7.6% (from 132,406 to 142,436) in the 2000-2010 decade.

---

[1] From 'Profile of General Population and Housing Characteristics' of Census 2000 and 2010

Figure 2-5: Population Change by County Subdivision


Population Change Ratio (2000-2010)
Population Change Ratio
-0.17 - -0.04 (10)
-0.03 - 0.00 (10)
0.01 - 0.03 (9)
0.04 - 0.06 (9)
0.07 - 0.08 (9)
0.09 - 0.15 (8)
0.16 - 0.54 (8)
Lebanon
Essex
Greenbush
Duplain
Dallas
Bengal
St. Johns
Bingham
Ovid
Westphalia
Riley
Olive
Victor
Eagle
Watertown
DeWitt
Bath
Sunfield
Roxand
Grand Ledge
Oneida
Delta
East Lansing
Lansing
Meridian
Williamstown
Locke
Williamston
Vermontville
Chester
Benton
Potterville
Windsor
Delhi
Alaiedon
Wheatfield
Leroy
Kalamo
Carmel
Charlotte
Eaton
Eaton Rapids
Aurelius
Mason
Vevay
Ingham
White Oak
Bellevue
Walton
Olivet
Brookfield
Hamlin
Onondaga
Leslie
Bunker Hill
Stockbridge
0 2.75 5.5 11 16.5 22
Miles

Source: Census 2000 and 2010 of Profile of General Population and Housing Characteristics

Areas that experienced significant population change (either growth or loss) are listed in Table 2-1. The population of the City of Lansing, the core city of the Tri-County area, decreased 4.1% from 2000 to 2010, presumably from deindustrialization, such as reduced manufacturing facilities and the poor jobs climate. (The population of the City of Lansing decreased by 13% from 1970 to 2010 (See Figure 2-6)). Conversely, the population of most suburban areas of the Tri-County, including East Lansing, increased from 2000 to 2010. The highest growth was experienced in Bath Charter Township (53.8%), DeWitt Township (17.9%), Watertown Townships (16.2%), and Delhi Township (14.7%). Thus, we can see that sprawl continues throughout the Tri-County region especially in the townships to the north of the City of Lansing.

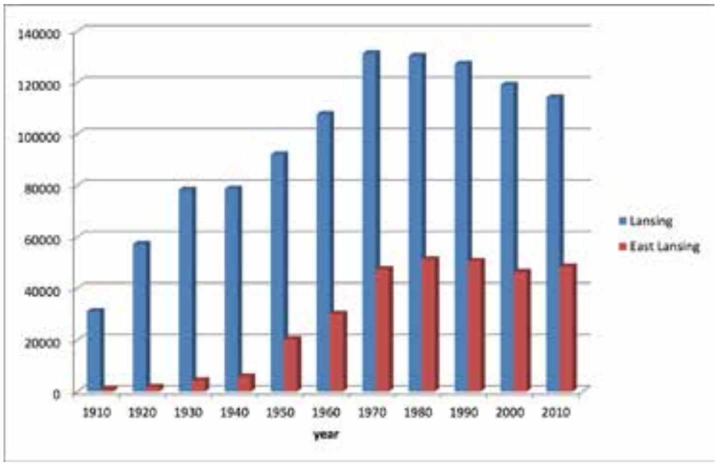
Table 2-1: Population Changes of Some County Subdivisions of the City of Lansing and Nearby Areas

Name	Year 2000	Year 2010	Difference	Rate
Lansing City	119,128	114,297	(4,831)	(4.1)
East Lansing City	46,525	48,579	2,054	4.4
Lansing Charter Township	8,458	8,126	(332)	(3.9)
Watertown Charter Township	4,162	4,836	674	16.2
DeWitt Charter Township	12,143	14,321	2,178	17.9
Bath Charter Township	7,541	11,598	4,057	53.8
Meridian Charter Township	39,116	39,688	572	1.5
Delhi Charter Township	22,569	25,877	3,308	14.7
Delta Charter Township	29,682	32,408	2,726	9.2

Source: Tabulations from Census 2000 and 2010 of Profile of General Population and Housing Characteristics (U.S. Census Bureau)

There were also significant losses of population in some of the outlying townships and municipalities. Leslie City (-9.4%) and Alaiedon Township (-17.3%) were among the county subdivisions that lost the most population between 2000 and 2010. Further analysis reveals that the losses were in the working age cohorts, so it is reasonable to assume that people have moved to other cities or areas for work. For example, Alaiedon Township's age 25 to 54 group proportion was reduced from 46.3% to 36.4%. For full information on population change in the cities and townships between 2000 and 2010, see Appendix 1.

Figure 2-6: Population Change of City of Lansing and East Lansing between 1910 and 2010

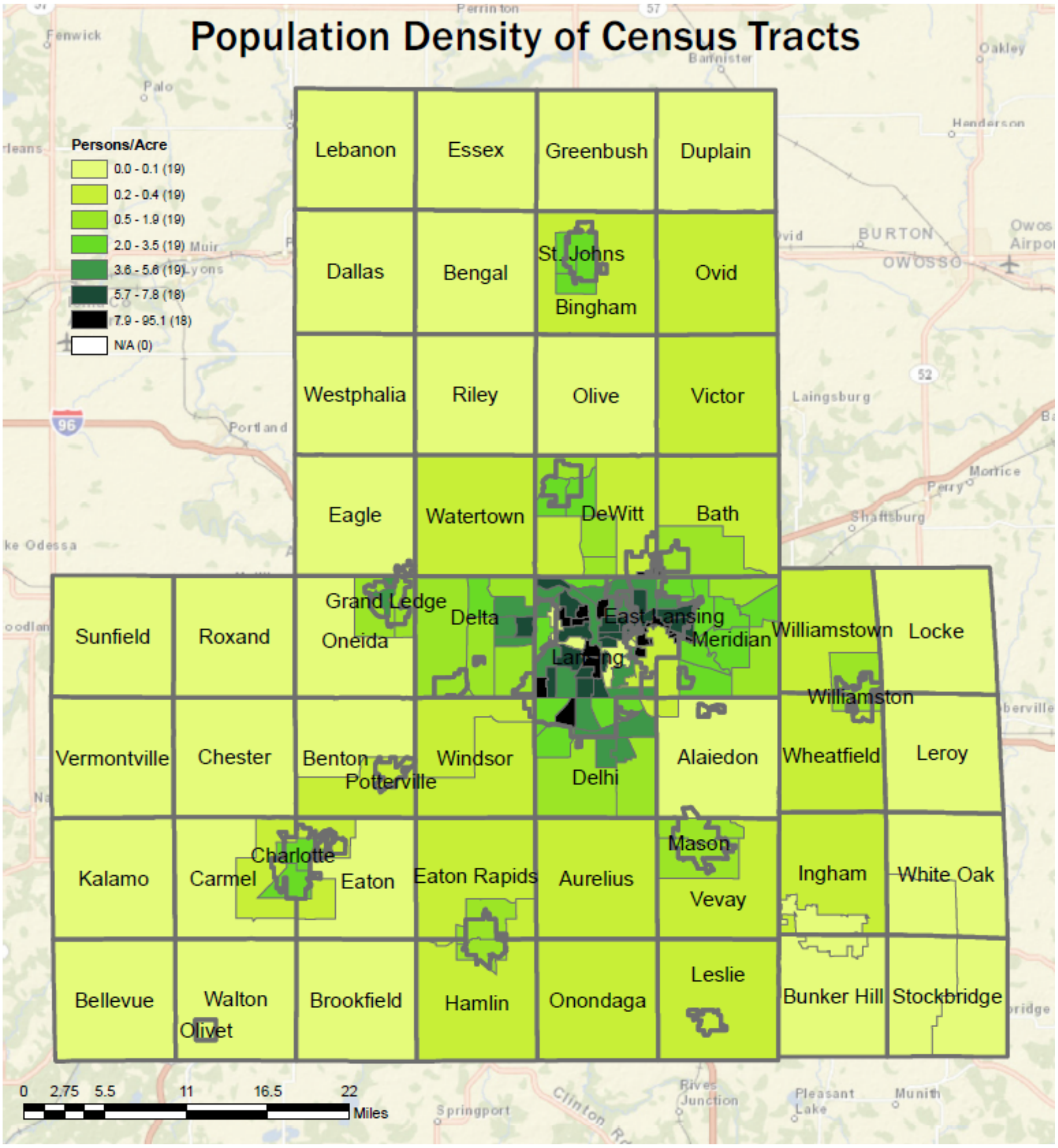


Source: Census between 1910 and 2010 (U.S. Census Bureau)

2.2.4. Population Density

In 2010, the Tri-County has a population of 464,036 residents, spread out over 1707.06 square miles of land area, with a population density of 271.8 people per square mile. Most of the population is concentrated in Lansing, East Lansing, and the suburbs of Lansing.

Figure 2-7: Population Density by Census Tract


Population Density of Census Tracts
Persons/Acre
0.0 - 0.1 (19)
0.2 - 0.4 (19)
0.5 - 1.9 (19)
2.0 - 3.5 (19)
3.6 - 5.6 (19)
5.7 - 7.8 (18)
7.9 - 95.1 (18)
N/A (0)
Lebanon
Essex
Greenbush
Duplain
Dallas
Bengal
St. Johns
Bingham
Ovid
Westphalia
Riley
Olive
Victor
Eagle
Watertown
DeWitt
Bath
Sunfield
Roxand
Grand Ledge
Oneida
Delta
East Lansing
Meridian
Lansing
Williamstown
Locke
Williamston
Vermontville
Chester
Benton
Potterville
Windsor
Delhi
Alaiedon
Wheatfield
Leroy
Kalamo
Carmel
Charlotte
Eaton
Eaton Rapids
Aurelius
Mason
Vevay
Ingham
White Oak
Bellevue
Walton
Olivet
Brookfield
Hamlin
Onondaga
Leslie
Bunker Hill
Stockbridge
0 2.75 5.5 11 16.5 22
Miles

Source: Profile of General Population and Housing Characteristics, Census 2010 SF1, US Census Bureau

Data Comparison Among 10 Metropolitan Statistical Areas (MSAs)

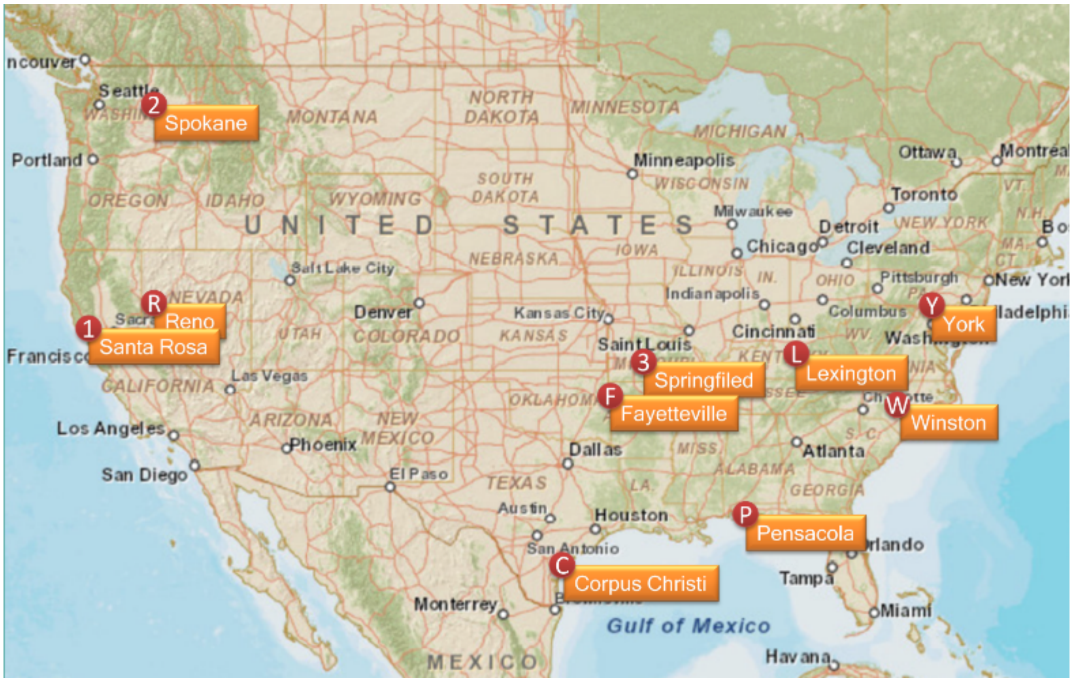
This plan compares the Tri-County area (Lansing-East Lansing, MI Metro Area) to ten similarly sized metropolitan areas (MSAs) to better understand the Tri-County's housing and regional status. The MSAs are selected based on the similarity of population size to the Tri-County area which was 465,732 in 2012. The following metropolitan areas have populations between 433,000 and 492,000. In addition, six Michigan MSAs are also compared because they may have similar characteristics with the Tri-County area. Michigan MSAs with populations over 200,000 were selected, except for the Detroit–Warren–Livonia MSA which is too large (4,296,250 people in 2012), as a comparison with the Lansing-East Lansing MSA. See Table 2-2 for a comparison of the MSAs in this plan (Figures 2-8 and 2-9 illustrate the locations).

Table 2-2: Compared MSAs in This Plan

Symbol in Figure 2-8	Other Areas' MSAs	Population in 2012
C	Corpus Christi, TX Metro Area	435,596
F	Fayetteville-Springdale-Rogers, AR-MO Metro Area	482,013
L	Lexington-Fayette, KY Metro Area	485,023
P	Pensacola-Ferry Pass-Brent, FL Metro Area	461,227
R	Reno-Sparks, NV Metro Area	433,612
1	Santa Rosa-Petaluma, CA Metro Area	491,829
2	Spokane, WA Metro Area	475,735
3	Springfield, MO Metro Area	444,407
W	Winston-Salem, NC Metro Area	484,437
Y	York-Hanover, PA Metro Area	437,846
Symbol in Figure 2-9	Michigan MSAs	Population
A	Ann Arbor, MI Metro Area	350,946
F	Flint, MI Metro Area	418,408
G	Grand Rapids-Wyoming, MI Metro Area	785,352
H	Holland-Grand Haven, MI Metro Area	269,099
K	Kalamazoo-Portage, MI Metro Area	330,034
L	Lansing-East Lansing, MI Metro Area	465,732
S	Saginaw-Saginaw Township North, MI Metro Area	198,353

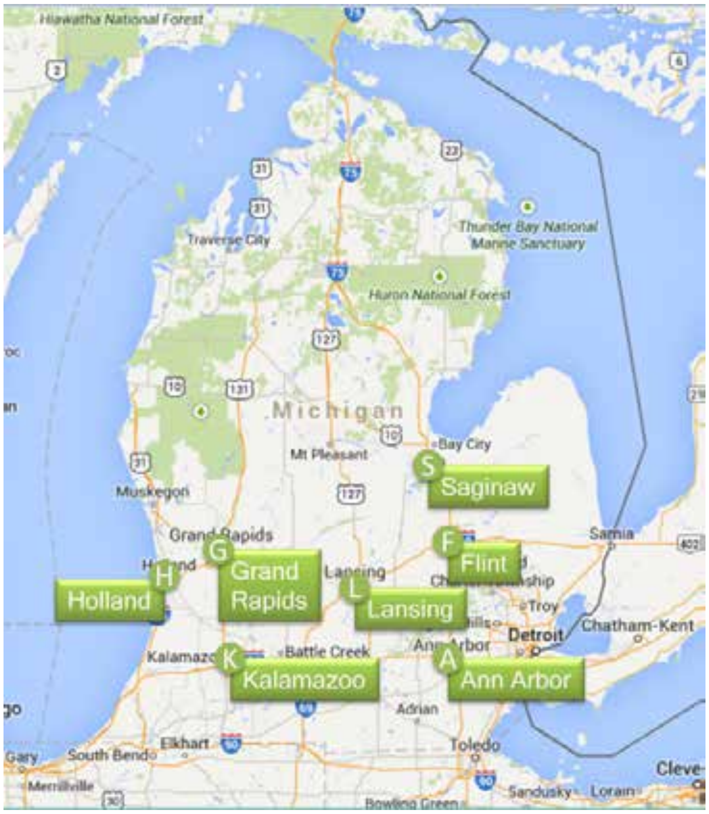
Note: Population of the MSAs is based on the ACS 2012 1-year estimation

Figure 2-8: Location of Compared Nation-wide Metropolitan Statistical Areas (MSAs) in This Plan


2 Spokane
R Reno
1 Santa Rosa
3 Springfiled
F Fayetteville
L Lexington
Y York
W Winston
P Pensacola
C Corpus Christi
Gulf of Mexico
UNITED STATES
MEXICO

Source: Base map is from the Google Map Note: Matched locations with alphabets and numbers can be found in Table 2-2.

Figure 2-9: Location of Compared Metropolitan Statistical Areas (MSAs) in Michigan in This Plan


S Saginaw
F Flint
G Grand Rapids
H Holland
L Lansing
K Kalamazoo
A Ann Arbor
Michigan

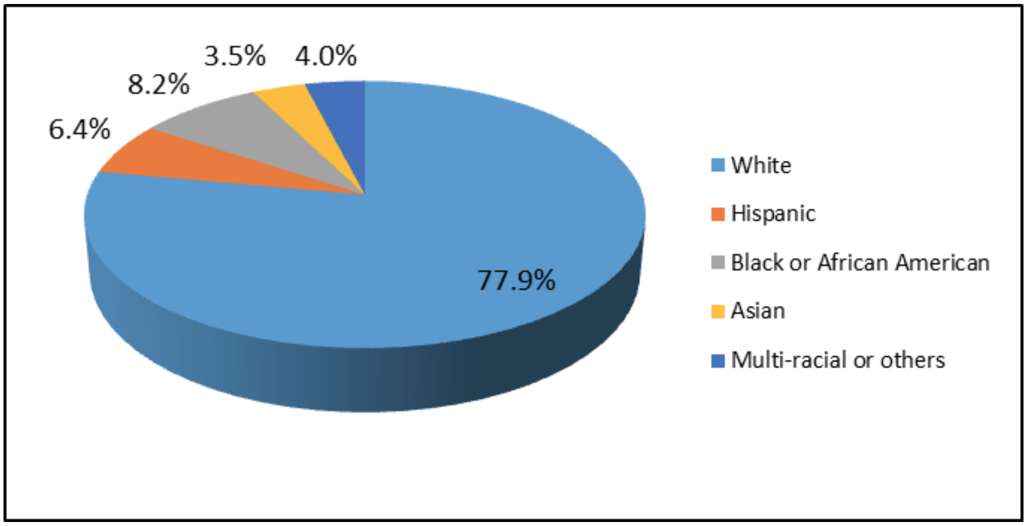
Source: Base map is from the Google Map

Note: Matched locations with alphabets can be found in Table 2-2.

2.2.5. Racial and Minority Composition in the Tri-County Area

According to the US Census Bureau's population estimation (2012 ACS 1-year estimation), Black or African American is the largest racial or ethnic minority (8.2% of all population) in the Tri-County area. The next highest racial or ethnic minority categories are Hispanic or Latino (6.4%), and Asian (3.5%). The proportion of Caucasian or White people (Non-Hispanic or Latino) among the population of the Tri-County area is 77.9%.

Figure 2-10: Tri-County Racial Distribution (2012)



Source: Tabulations from Demographic and Housing Estimates, 2012 American Community Survey 1-Year Estimates, U.S. Census Bureau)

Table 2-3 shows the population by race/ethnicity between 2006 and 2012 in the Tri-County. From it we see that the White/Caucasian population has decreased 1.4% since 2006, while other racial populations have steadily increased. The Hispanic/Latino population has experienced a very high growth rate (31.2%), while the population of Asians has increased moderately (12.9%) and the Black/African American population has only increased by 3%. In addition, the multi-racial or other minorities' population also increased dramatically (55.3%).

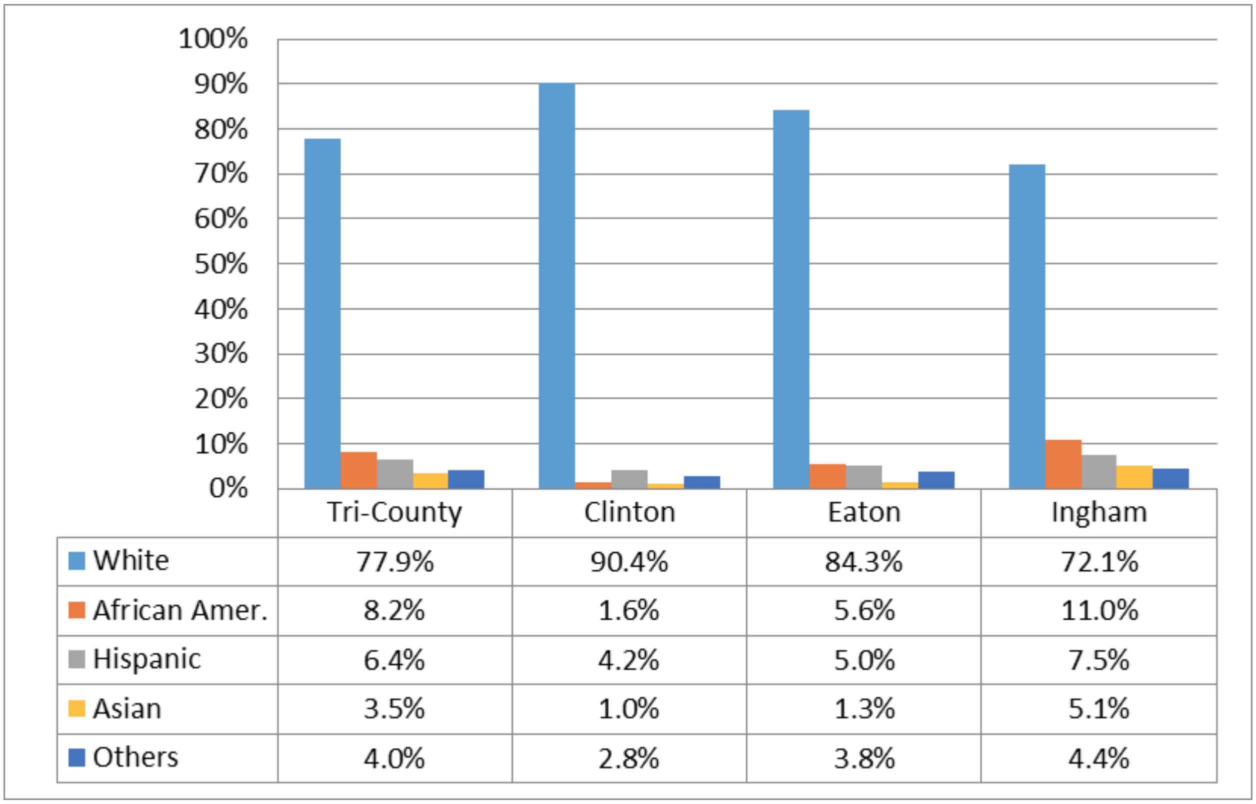
Table 2-3: Population by Race/Ethnicity (2006-2012) in the Tri-County Region

	2006	2007	2008	2009	2010	2011	2012	Change	Percent
White	367,756	369,762	369,138	367,022	363,096	362,662	362,760	- 4,996	-1.4%
%	81.0%	81.0%	81.3%	80.9%	78.2%	78.0%	77.9%		
Black or African	37,110	35,303	33,649	34,046	37,741	38,290	38,222	1,112	3.0%
%	8.2%	7.7%	7.4%	7.5%	8.1%	8.2%	8.2%		
Hispanic or Latino	22,595	22,406	22,889	23,358	28,712	28,914	29,651	7,056	31.2%
%	5.0%	4.9%	5.0%	5.1%	6.2%	6.2%	6.4%		
Asian	14,586	13,601	14,291	15,088	17,348	18,014	16,471	1,885	12.9%
%	3.2%	3.0%	3.1%	3.3%	3.7%	3.9%	3.5%		
Multi-racial or Others	11,996	15,367	14,067	14,088	17,178	17,257	18,627	6,631	55.3%
%	2.6%	3.4%	3.1%	3.1%	3.7%	3.7%	4.0%		
Total population	454,044	456,440	454,035	453,603	464,076	465,138	465,732	11,688	2.6%
%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		

Source: Tabulations from U.S. Census Bureau (2006 ACS and ACS 1-Year Estimates for 2007-2012)

Examining the racial compositions of the three counties in the Tri-County region shown in Table 2-4, we find that in Clinton County over 90% of the population is White or Caucasian, and minority populations are under 10%. Eaton County also has a high proportion of White or Caucasian people (84.3%). Ingham County has the highest proportion of minority populations (27.9%) of the three counties, and the lowest proportion of White or Caucasian people (72.1%).

Table 2-4: Racial Composition of the Tri-County Region, 2012



	Tri-County	Clinton	Eaton	Ingham
■ White	77.9%	90.4%	84.3%	72.1%
■ African Amer.	8.2%	1.6%	5.6%	11.0%
■ Hispanic	6.4%	4.2%	5.0%	7.5%
■ Asian	3.5%	1.0%	1.3%	5.1%
■ Others	4.0%	2.8%	3.8%	4.4%

Source: U.S. Census Bureau, 2012 American Community Survey 1-Year Estimates, Demographic and Housing Estimates

2.2.6. Racial/Ethnic Distribution

2.2.6.1. White or Caucasian

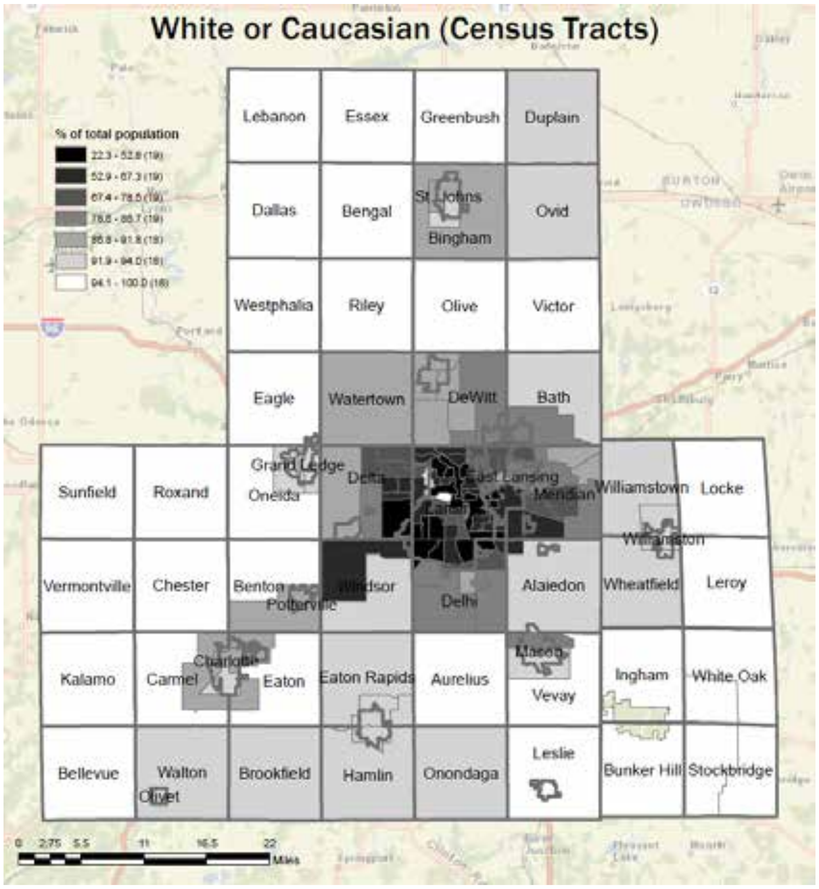
Table 2-5 and Figure 2-11 show the proportion of White or Caucasian people in each census tract. Most rural areas have a majority of White or Caucasian populations (90% and over) and small proportions of minorities in rural area. The proportion of minorities in the city of Lansing is highest among all county subdivisions (44.5% of total population). Lansing Charter Township (29.3%) and Delta Charter Township (24.8%) also have higher proportion of minorities than other areas. On the other hands, most people in Chester (Eaton, 97.4%), Lebanon (Clinton, 97.2%), Dallas (Clinton, 96.7%), and most townships located in rural areas are White or Caucasian.

Table 2-5: County Subdivisions of Most and Least Proportion of White or Caucasian Population in 2010

Area	Total Population	White/Caucasian	% of White
Lansing City, Ingham/Eaton	114,297	63,381	55.5
Lansing Charter Twp, Ingham	8,126	5,749	70.7
Delta Charter Twp, Eaton	32,408	24,366	75.2
East Lansing City, Ingham/Clinton	48,579	37,086	76.3
Meridian Charter Twp, Ingham	39,688	30,822	77.7
Westphalia Twp, Clinton	2,365	2,280	96.4
Essex Twp, Clinton	1,910	1,844	96.5
Dallas Twp, Clinton	2,369	2,290	96.7
Lebanon Twp, Clinton	605	588	97.2
Chester Twp, Eaton	1,747	1,701	97.4

Source: U.S. Census Bureau, 2010 Census, Profile of General Population and Housing Characteristics

Figure 2-11: Proportion of White or Caucasian Population in Census Tracts

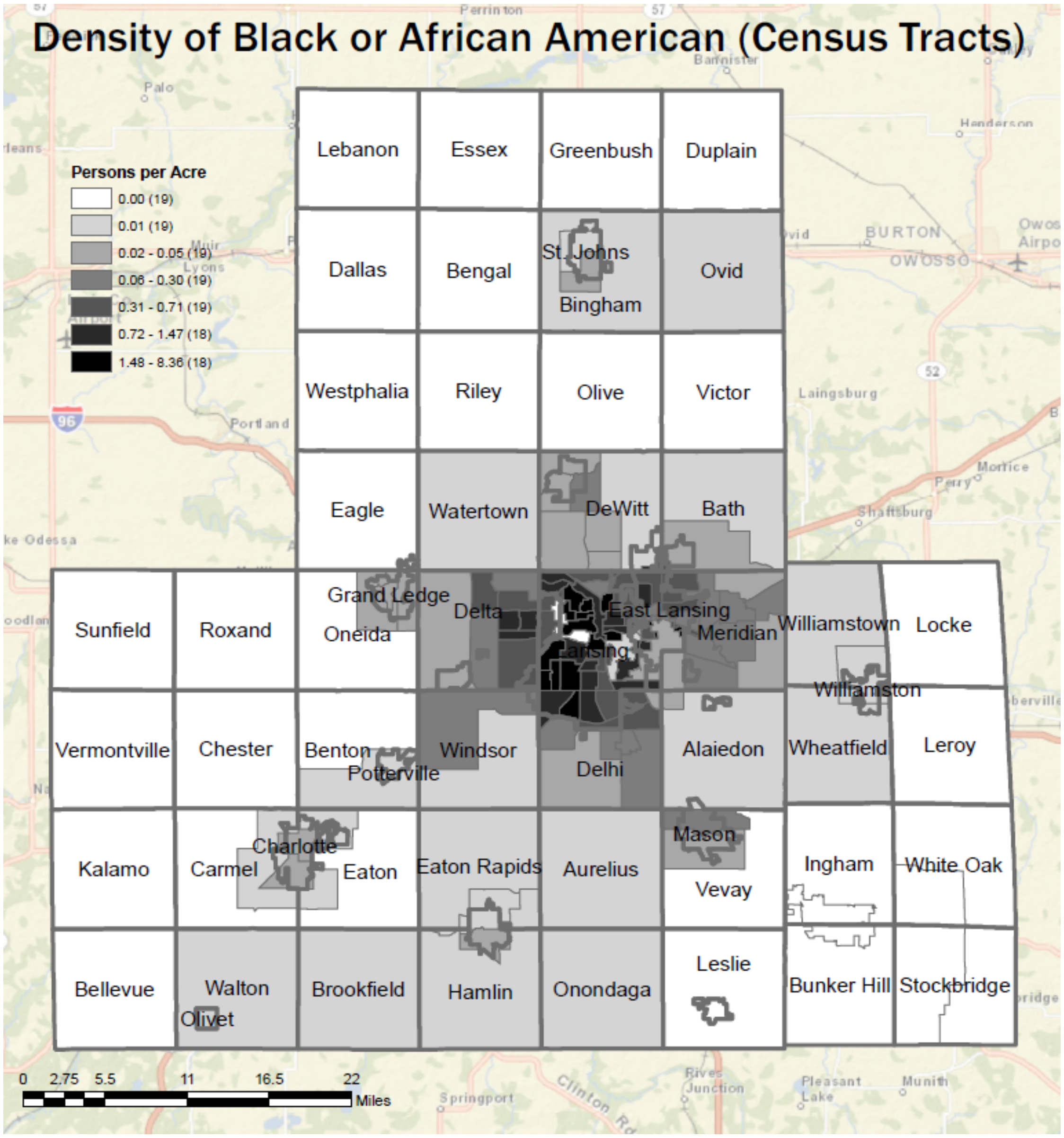

White or Caucasian (Census Tracts)
% of total population
22.3 - 52.8 (19)
52.9 - 67.3 (19)
67.4 - 78.5 (19)
78.6 - 85.7 (19)
85.8 - 91.8 (19)
91.9 - 94.0 (18)
94.1 - 100.0 (18)
Lebanon
Essex
Greenbush
Duplain
Dallas
Bengal
St. Johns
Bingham
Ovid
Westphalia
Riley
Olive
Victor
Eagle
Watertown
DeWitt
Bath
Sunfield
Roxand
Grand Ledge
Oneida
Delta
East Lansing
Meridian
Williamstown
Locke
Williamston
Vermontville
Chester
Benton
Potterville
Windsor
Delhi
Alaiedon
Wheatfield
Leroy
Kalamo
Carmel
Charlotte
Eaton
Eaton Rapids
Aurelius
Mason
Vevay
Ingham
White Oak
Bellevue
Walton
Olivet
Brookfield
Hamlin
Onondaga
Leslie
Bunker Hill
Stockbridge
0 2.75 5.5 11 16.5 22
Miles

Source: Mapping based on data from the U.S. Census Bureau, 2010 Census, Profile of General Population and Housing Characteristics

2.2.6.2. Black or African American

As shown in Figure 2-12, the Black or African American population is concentrated in and around the City of Lansing, especially in the downtown, northwest, and southwest of Lansing. In 2010, 65.3% of the Black or African American population in the Tri-County area lived in the City of Lansing (26,194 of 40,098). Of the total population of the City of Lansing, 22.9% is Black or African American. Lansing Charter Township in Ingham County and Delta Charter Township in Eaton County also have higher proportions of Black or African American people than the remainder of the Tri-County Region.

Figure 2-12: Density of Black or African American Population

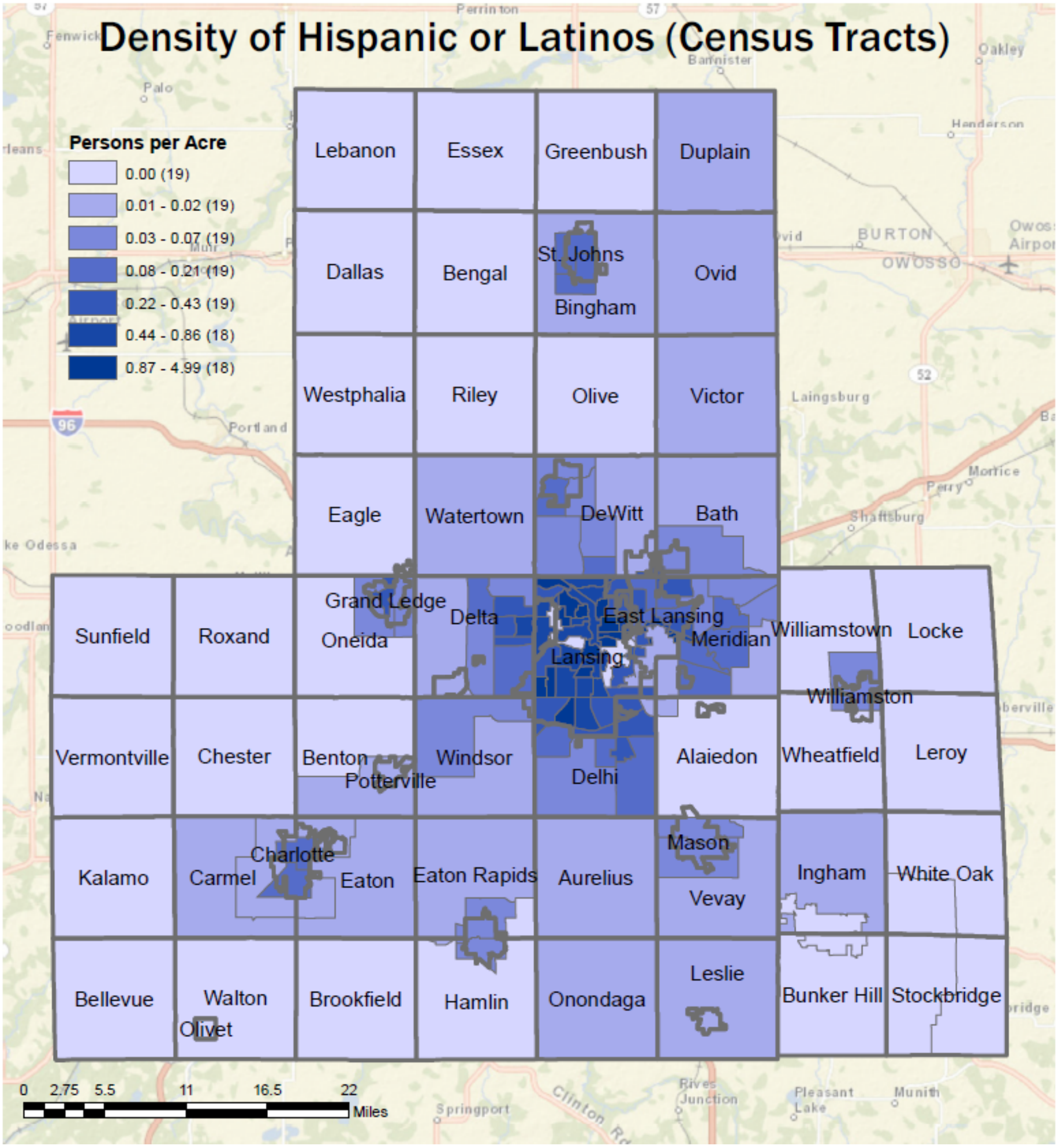

Density of Black or African American (Census Tracts)
Persons per Acre
0.00 (19)
0.01 (19)
0.02 - 0.05 (19)
0.06 - 0.30 (19)
0.31 - 0.71 (19)
0.72 - 1.47 (18)
1.48 - 8.36 (18)
Lebanon
Essex
Greenbush
Duplain
Dallas
Bengal
St. Johns
Bingham
Ovid
Westphalia
Riley
Olive
Victor
Eagle
Watertown
DeWitt
Bath
Sunfield
Roxand
Grand Ledge
Oneida
Delta
East Lansing
Meridian
Lansing
Williamstown
Locke
Williamston
Vermontville
Chester
Benton
Potterville
Windsor
Delhi
Alaiedon
Wheatfield
Leroy
Kalamo
Carmel
Charlotte
Eaton
Eaton Rapids
Aurelius
Mason
Vevay
Ingham
White Oak
Bellevue
Walton
Olivet
Brookfield
Hamlin
Onondaga
Leslie
Bunker Hill
Stockbridge
0 2.75 5.5 11 16.5 22
Miles

Source: Mapping based on the data from U.S. Census Bureau, 2010 Census

2.2.6.3. Hispanic or Latino

Hispanic or Latino people live mainly in the Lansing area and in regions with farm employment. 50.0% of Hispanic or Latino people in the Tri-County area live in the City of Lansing (14,292 of 28,574). As shown on Figure 2-13, except the people who live on Michigan State University campus and its environs, the next densest areas of Hispanic and Latino people are located in northeast Lansing (Census Tract 8: 2.4, Census Tract 7: 1.6, and Census Tract 68: 1.3 persons per acre) and downtown Lansing (Census Tract 21.01: 1.4 and Census Tract 20: 1.3 persons per acre).

Figure 2-13: Density of the Hispanic or Latino Population, 2010

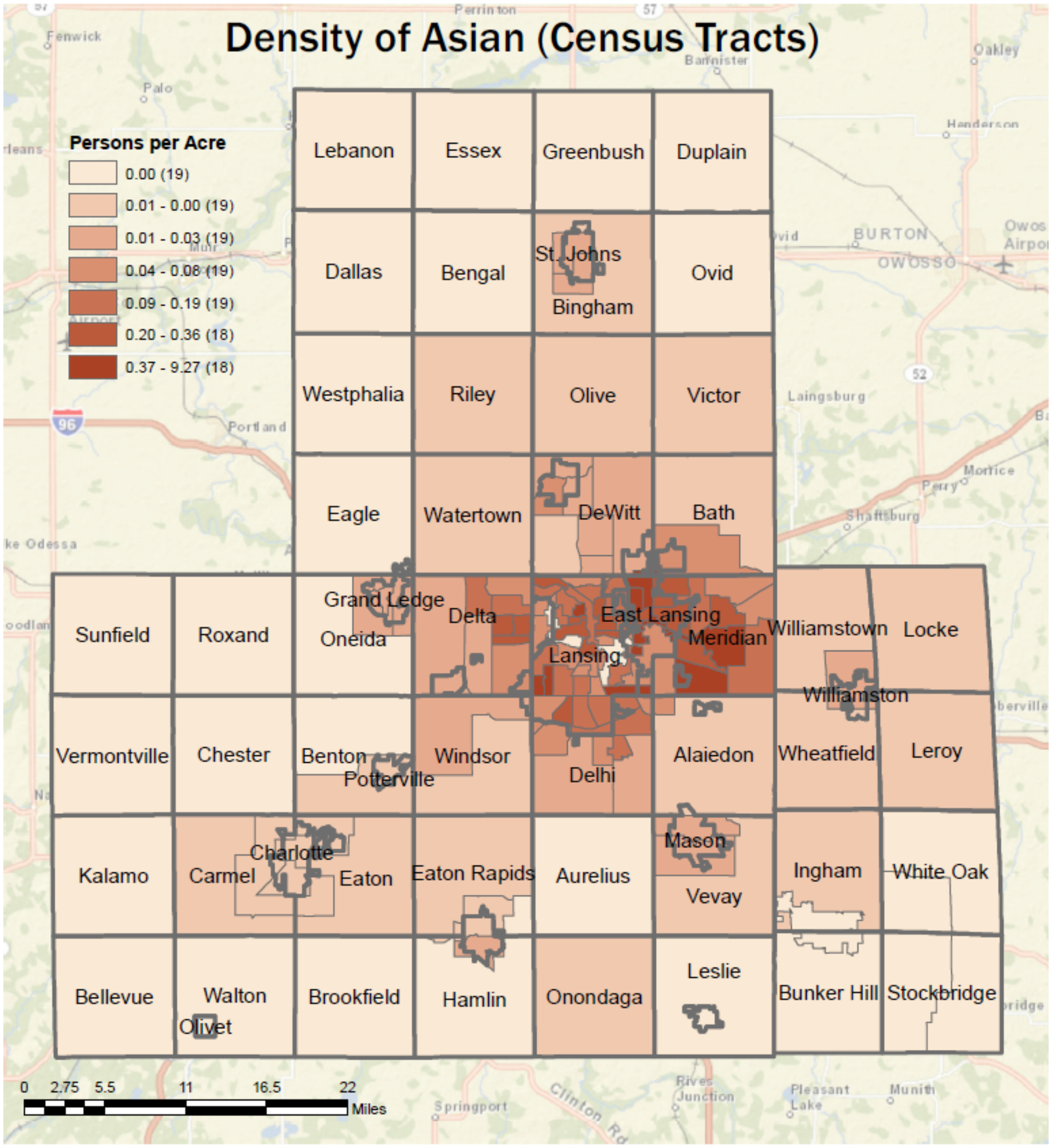

Density of Hispanic or Latinos (Census Tracts)
Persons per Acre
0.00 (19)
0.01 - 0.02 (19)
0.03 - 0.07 (19)
0.08 - 0.21 (19)
0.22 - 0.43 (19)
0.44 - 0.86 (18)
0.87 - 4.99 (18)
Lebanon
Essex
Greenbush
Duplain
Dallas
Bengal
St. Johns
Bingham
Ovid
Westphalia
Riley
Olive
Victor
Eagle
Watertown
DeWitt
Bath
Sunfield
Roxand
Grand Ledge
Oneida
Delta
East Lansing
Meridian
Lansing
Williamstown
Locke
Williamston
Vermontville
Chester
Benton
Potterville
Windsor
Delhi
Alaiedon
Wheatfield
Leroy
Kalamo
Carmel
Charlotte
Eaton
Eaton Rapids
Aurelius
Mason
Vevay
Ingham
White Oak
Bellevue
Walton
Olivet
Brookfield
Hamlin
Onondaga
Leslie
Bunker Hill
Stockbridge
Perrinton
Fenwick
Palo
Bannister
Oakley
Henderson
BURTON
OWOSSO
Laingsburg
Portland
Perry
Morrice
Shaftsburg
Springport
Rives Junction
Pleasant Lake
Munith
0 2.75 5.5 11 16.5 22
Miles

Source: Mapping based on the data from U.S. Census Bureau

2.2.6.4. Asian

As shown on Figure 2-14, the place with the highest Asian population is East Lansing, with 29.8% of the Asian people living in the Tri-County area (5,118 of 17,399). This is likely due to the high concentrations of students at Michigan State University. Distribution of Asian people by Census Tract shows the seven highest density areas of Asian population are located in close proximity to Michigan State University. There are also clusters of high Asian density in Meridian Charter Township (4,317 persons), the City of Lansing (4,202 persons), and Delta Charter Township (1,234 persons).

Figure 2-14: Density of Asian Population, 2010


Density of Asian (Census Tracts)
Persons per Acre
0.00 (19)
0.01 - 0.00 (19)
0.01 - 0.03 (19)
0.04 - 0.08 (19)
0.09 - 0.19 (19)
0.20 - 0.36 (18)
0.37 - 9.27 (18)
Lebanon
Essex
Greenbush
Duplain
Dallas
Bengal
St. Johns
Bingham
Ovid
Westphalia
Riley
Olive
Victor
Eagle
Watertown
DeWitt
Bath
Sunfield
Roxand
Grand Ledge
Oneida
Delta
East Lansing
Lansing
Meridian
Williamstown
Locke
Williamston
Vermontville
Chester
Benton
Potterville
Windsor
Delhi
Alaiedon
Wheatfield
Leroy
Kalamo
Carmel
Charlotte
Eaton
Eaton Rapids
Aurelius
Mason
Vevay
Ingham
White Oak
Bellevue
Walton
Olivet
Brookfield
Hamlin
Onondaga
Leslie
Bunker Hill
Stockbridge
0 2.75 5.5 11 16.5 22
Miles

Source: Mapping based on the data from U.S. Census Bureau

2.2.7. Population and Age Groups

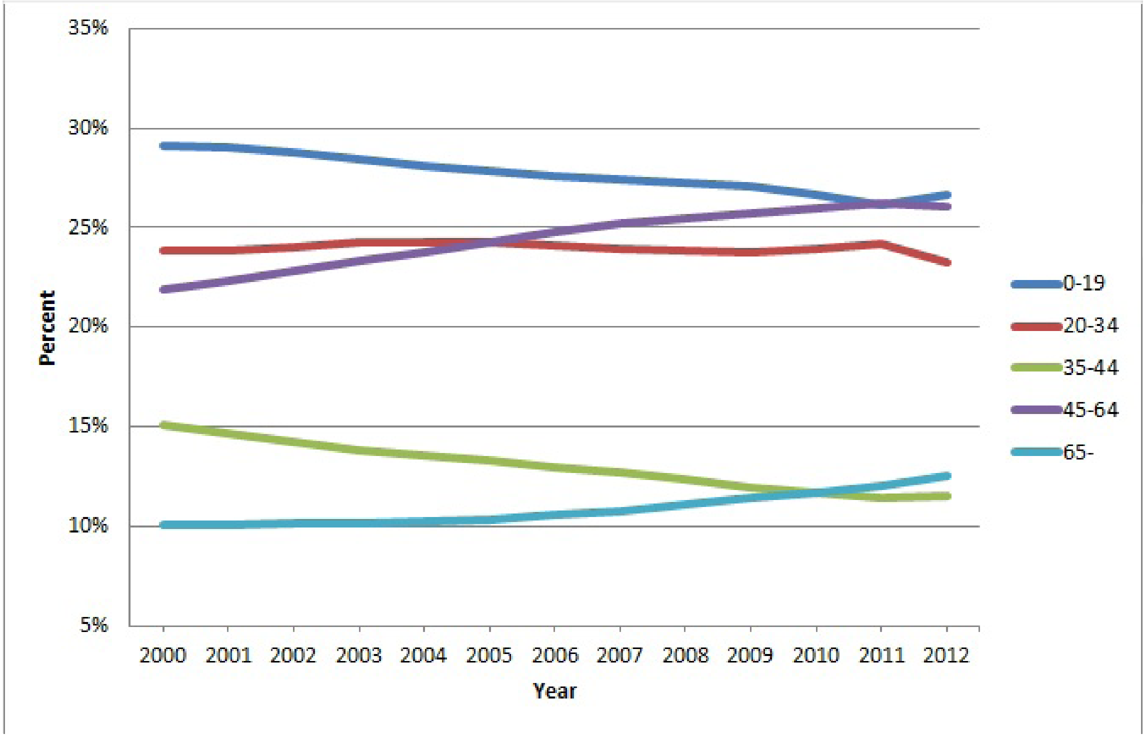
The Tri-County region has been experiencing profound shifts in its population over the past 13 years including changes in the percentages of representative age groups. Figure 2-15 and Table 2-6 below show the percentage of age groups (cohorts) from 2000 to 2012.

Age groups that have decreased during 2000 to 2012 include adults aged 35 to 40, and children and teens aged 0 to 19. These groups represent families in formative stages, when workers are entering their productive years, forming long standing family relationships, and investing in housing and community.

Age cohorts that have increased during the 2000 to 2012 time period include those 45 to 64 and those 65 years of age and older. These are the Baby-Boom generation and seniors, who are established in their careers or who have retired. Both groups are deeply invested psychologically, socially, and financially in the community.

The college and young adult age group has not seen a significant change in its share of the total population.

Figure 2-15: Population Distribution by Age Cohorts in the Tri-County Region



Source: Schematization based on County Intercensal Estimates (2000-2010), ACS, and Census by U.S. Census Bureau

Table 2-6: Percent Population Distribution by Age Cohorts in the Tri-County Region

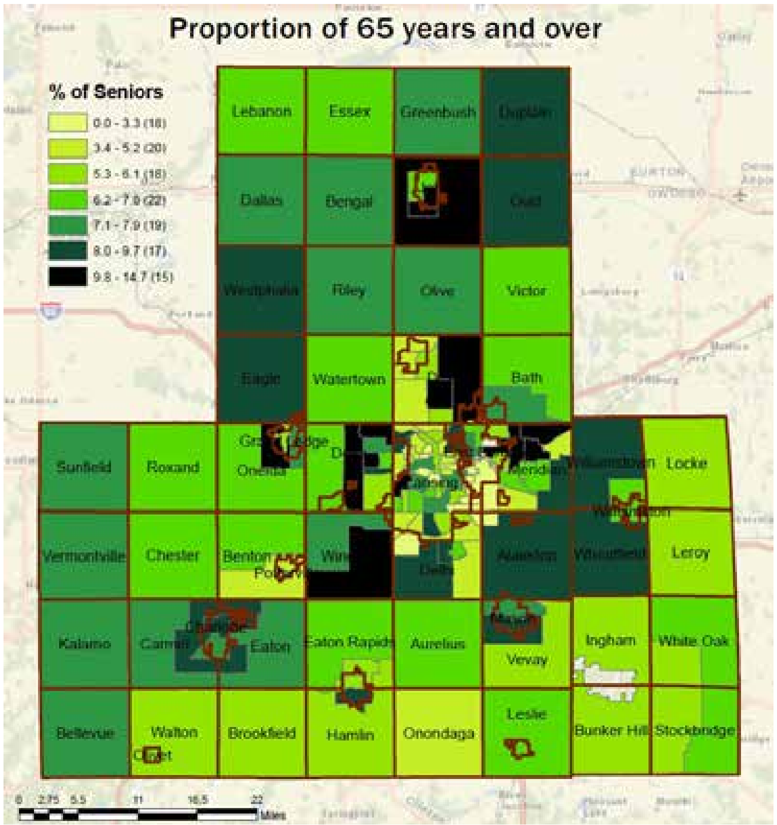
Age Group (Years)	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
0-19	29.2%	29.0%	28.7%	28.4%	28.1%	27.8%	27.6%	27.4%	27.3%	27.0%	26.7%	26.2%	26.6%
20-34	23.8%	23.9%	24.1%	24.2%	24.3%	24.2%	24.1%	23.9%	23.8%	23.8%	23.9%	24.2%	23.3%
35-44	15.1%	14.7%	14.2%	13.9%	13.5%	13.3%	13.0%	12.7%	12.4%	12.0%	11.7%	11.4%	11.5%
45-64	21.9%	22.3%	22.8%	23.3%	23.8%	24.3%	24.8%	25.2%	25.4%	25.7%	26.0%	26.2%	26.0%
65+	10.1%	10.1%	10.1%	10.2%	10.2%	10.4%	10.6%	10.8%	11.1%	11.5%	11.7%	12.0%	12.6%

Source: Schematization based on County Intercensal Estimates (2000-2010), ACS, and Census by U.S. Census Bureau

2.2.7.1. Senior Population

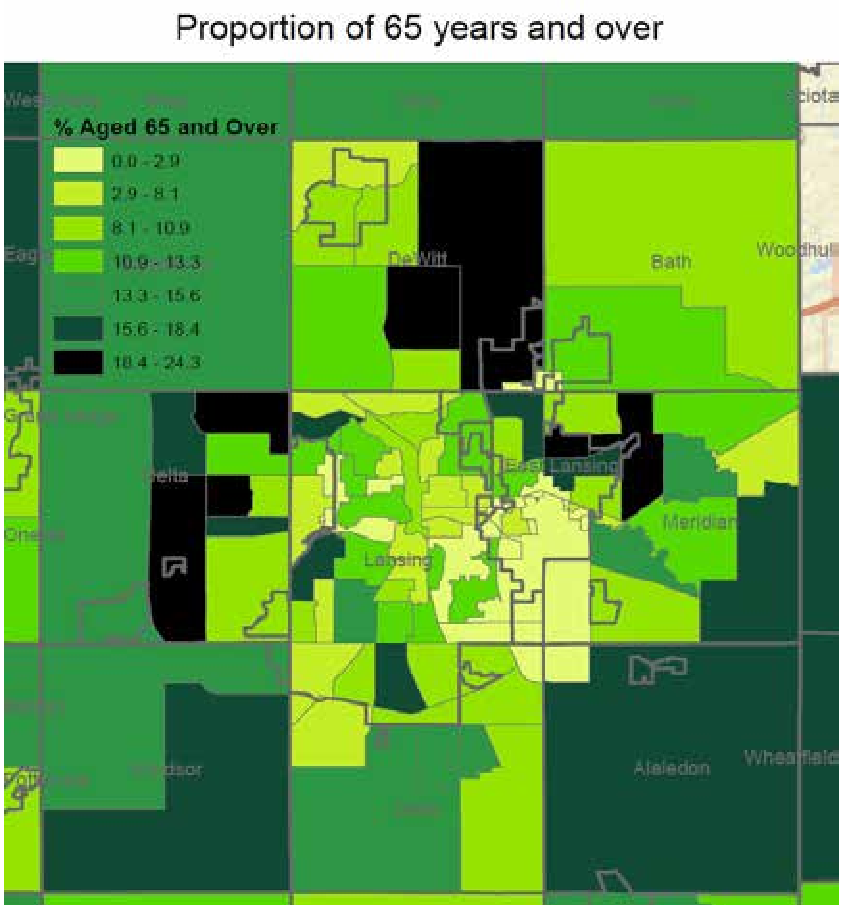
In the Tri-County Region, as shown in Figure 2-16 and Figure 2-17, seniors are concentrated for the most part in the City of East Lansing, west and south Lansing, and suburban census tracts surrounding the City of Lansing. In rural areas of the Tri-County, there are moderate concentrations of seniors 65 years and older around smaller towns and established communities. The proportions of senior population in Lansing and East Lansing areas were relatively lower than those of rural areas. St. Johns and its neighboring Bingham Township have high proportions of seniors, as do portions of Delta, Meridian, DeWitt, and Windsor townships.

Figure 2-16: Proportion of Population 65 Years of Age and Older


Proportion of 65 years and over
% of Seniors
0.0 - 3.3 (18)
3.4 - 5.2 (20)
5.3 - 6.1 (18)
6.2 - 7.0 (22)
7.1 - 7.9 (19)
8.0 - 9.7 (17)
9.8 - 14.7 (15)
Lebanon
Essex
Greenbush
Duplain
Dallas
Bengal
Ovid
Westphalia
Riley
Olive
Victor
Eagle
Watertown
Bath
Sunfield
Roxand
Grand Ledge
Oneida
Meridian
Lansing
Williamstown
Locke
Williamston
Vermontville
Chester
Benton
Potterville
Delta
Alaiedon
Wheatfield
Leroy
Kalamo
Carmel
Charlotte
Eaton
Eaton Rapids
Aurelius
Mason
Vevay
Ingham
White Oak
Bellevue
Walton
Olivet
Brookfield
Hamlin
Onondaga
Leslie
Bunker Hill
Stockbridge
0 2.75 5.5 11 16.5 22
Miles

Source: Mapping based on the data from U.S. Census Bureau, 2010 Census.

Figure 2-17: Proportion of Population 65 Years and Over—Urban Core


Proportion of 65 years and over
% Aged 65 and Over
0.0 - 2.9
2.9 - 8.1
8.1 - 10.9
10.9 - 13.3
13.3 - 15.6
15.6 - 18.4
18.4 - 24.3
ciota
DeWitt
Bath
Woodhul
elta
East Lansing
Meridian
Lansing
Alaiedon
Wheatfiel
dsor

Source: Mapping based on the data from U.S. Census Bureau, 2010 Census (maps_20140324)

2.2.7.2. Senior Population Over 85 Years

Separating the analyses of our oldest senior population from the younger senior population allows us to analyze the unique needs for supportive services of the very old.

Based on the 2010 Census, the proportion of the Tri-County area's senior population is 54,226 which is 11.7% of the total populations. Among them, 7,559 people (1.6% of total populations and 13.9% among all senior populations) are 85 years or older. In comparison with 2000, this population of the oldest seniors increased by around 2,000 people (5,602 in the year of 2000 and 12.4% of all senior populations; see Figure 2-18: Proportion of Senior Population (2000 and 2010). Projecting forward, since the number of seniors between 65 and 84 years has increased by over 7,200 persons, we expect to have increases in the senior population of 85 years and older in the near future.[2]

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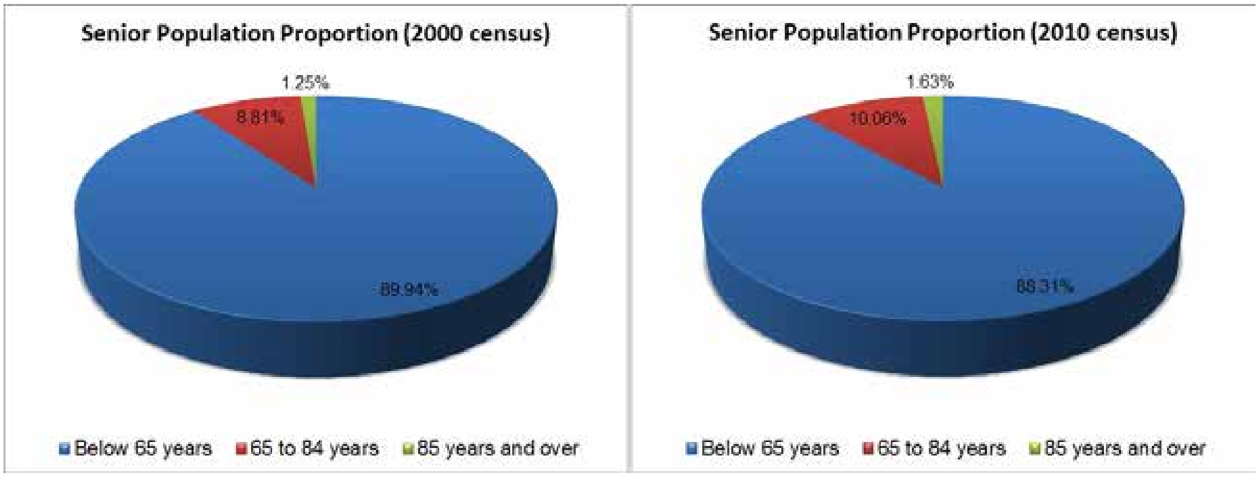
[2] 2010_DP-1_Population and Housing Characteristics MI Tri Sub_SF1

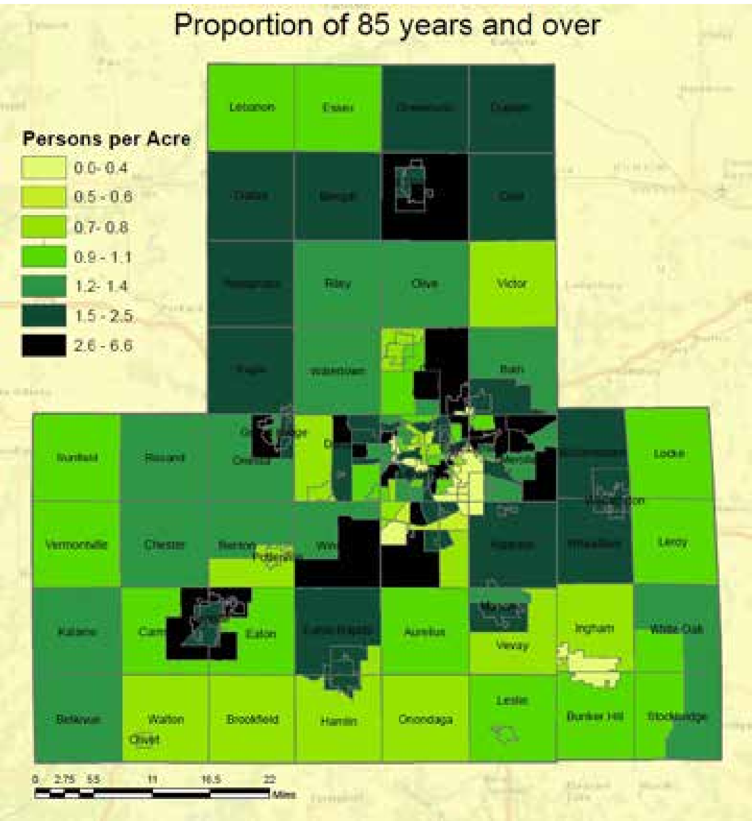
Figure 2-18: Proportion of Senior Population (2000 and 2010)



Source: Census 2000 and 2010, US Census Bureau

Figure 2-19 shows a very similar distribution of the population of 85 years and older to that of these aged 65 to 84 years. Differences include higher concentrations of seniors 85 years and older in Meridian Township, some parts of East Lansing (Census Tract 39.02; 6.6%) and some parts of Lansing (Census Tract 17.03; 5.3%). The distribution of seniors 85 years and older coincides with that of the entire senior population but seniors 85 years and older are more tightly concentrated than seniors between 65 and 84 years old, probably because of their greater need for supportive care and medical services.

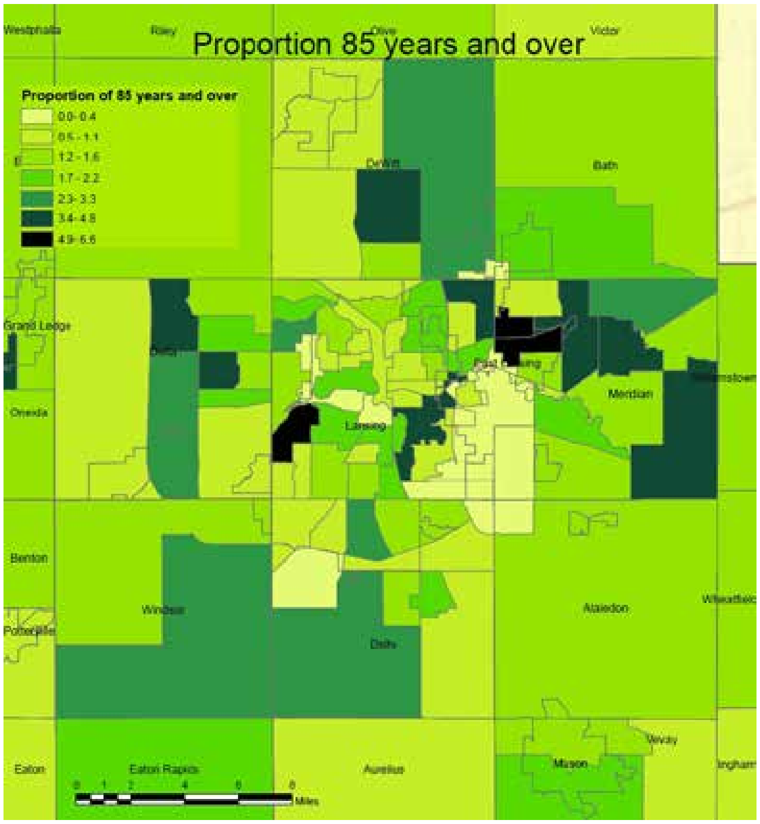
Figure 2-19: Proportion of Population 85 Years and Over



Proportion of 85 years and over
Persons per Acre
0.0- 0.4
0.5 - 0.6
0.7- 0.8
0.9 - 1.1
1.2- 1.4
1.5 - 2.5
2.6 - 6.6
Lebanon
Essex
Riley
Olive
Victor
Watertown
Bath
Sunfield
Roxand
Oneida
Locke
Vermontville
Chester
Benton
Potterville
Leroy
Kalamo
Eaton
Eaton Rapids
Aurelius
Mason
Vevay
Ingham
White Oak
Bellevue
Walton
Olivet
Brookfield
Hamlin
Onondaga
Leslie
Bunker Hill
Stockbridge
0
2.75
5.5
11
16.5
22
Miles

Source: Mapping based on the data from U.S. Census Bureau (85over percent detail)

Figure 2-20: Proportion of Population 85 Years and Over—Urban Core



Westphalia
Riley
Olive
Victor
Proportion 85 years and over
Proportion of 85 years and over
0.0 - 0.4
0.5 - 1.1
1.2 - 1.6
1.7 - 2.2
2.3 - 3.3
3.4 - 4.8
4.9 - 6.6
DeWitt
Bath
Grand Ledge
Delta
East Lansing
Williamstown
Meridian
Oneida
Lansing
Benton
Windsor
Alaiedon
Wheatfield
Potterville
Delhi
Vevay
Eaton
Eaton Rapids
Aurelius
Mason
Ingham
0
1
2
4
6
8
Miles

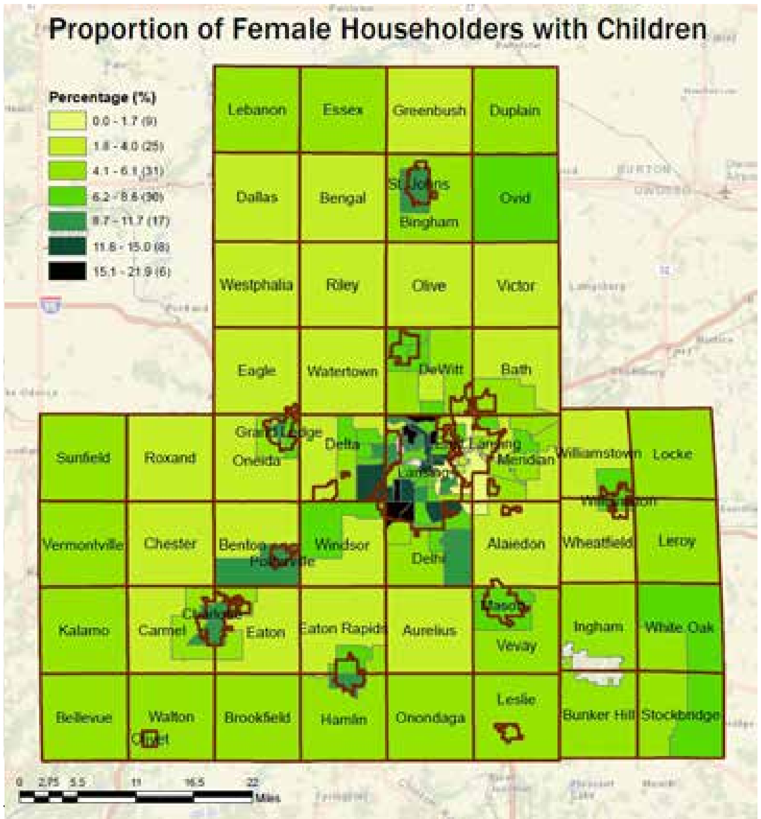
Source: Mapping based on the data from U.S. Census Bureau (85over percent detail)

2.2.7.3. Female Heads of Household With Children

The Tri-County area has 12,400 female householders with children and no husband present, which is 6.9% of the total households. Their average annual income in 2012 was $31,104, which is one third of that of married-couple households with children ($93,896)[3]. On average, female-headed households with children are poorer than other households. In the Tri-County area, the percentage of households maintained by female householders with children whose incomes are below the poverty level was 41%[4]. This is about six times higher than that of married couple households (6.9%). Among female householders with children, 62% earned less than $30,000 and 23.5% earned less than $10,000 a year. Although the proportion of female householders with children was not high, their economic situation makes it difficult for them to provide adequate housing for their families.

Figure 2-21 shows the proportion of female headed households with children among all households in the Tri-County region. The highest concentrations of female-headed households are in southwest Lansing. The northern and downtown areas of Lansing also have high proportions of the female-headed households, as do St. Johns, Potterville, and parts of Delhi Township.

Figure 2-21: Proportion of Female Householders with Children


Proportion of Female Householders with Children
Percentage (%)
0.0 - 1.7 (9)
1.8 - 4.0 (25)
4.1 - 6.1 (31)
6.2 - 8.6 (30)
8.7 - 11.7 (17)
11.8 - 15.0 (8)
15.1 - 21.9 (6)
Lebanon
Essex
Greenbush
Duplain
Dallas
Bengal
St. Johns
Bingham
Ovid
Westphalia
Riley
Olive
Victor
Eagle
Watertown
DeWitt
Bath
Grand Ledge
Oneida
Delta
East Lansing
Meridian
Lansing
Williamstown
Locke
Williamston
Sunfield
Roxand
Vermontville
Chester
Benton
Potterville
Windsor
Delhi
Alaiedon
Wheatfield
Leroy
Kalamo
Carmel
Charlotte
Eaton
Eaton Rapids
Aurelius
Mason
Vevay
Ingham
White Oak
Bellevue
Walton
Olivet
Brookfield
Hamlin
Onondaga
Leslie
Bunker Hill
Stockbridge
0
2.75
5.5
11
16.5
22
Miles

Source: Mapping based on data from U.S. Census Bureau, 2012 American Community Survey

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[3] US Census Bureau, 2012 American Community Survey 1-year estimates

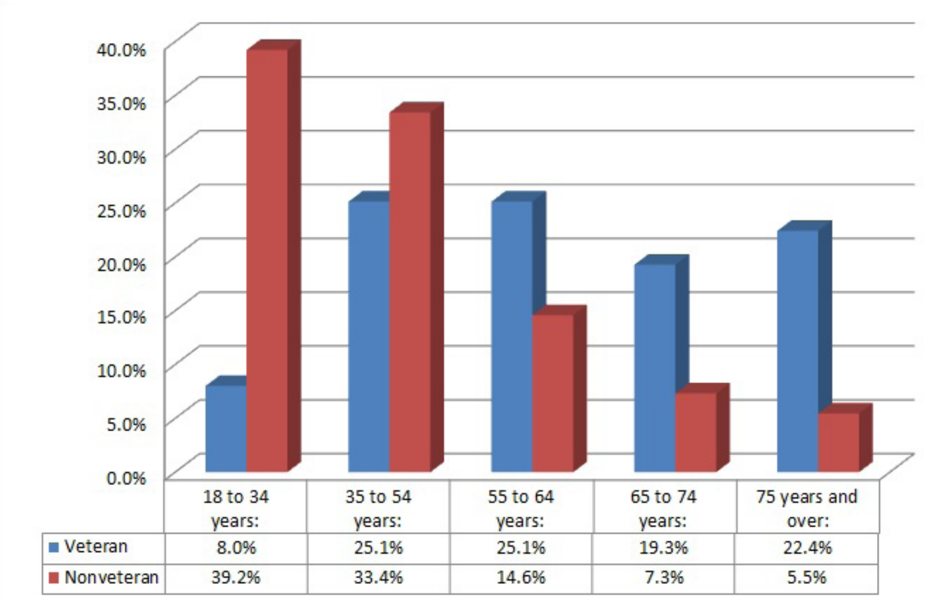
[4] US Census Bureau, 2008-2012 American Community Survey 5-year estimates

2.2.7.4. Veterans

According to the 2008-2012 American Community Survey 5-year estimates, there are 29,446 US Veterans (8.1%) among the 362,085 civilian population 18 years and older in the Tri-County area. Veterans are conventionally classified as a marginalized population possibly because it is believed that they have lower incomes and have difficulty finding well-paying employment. As a result, veterans may struggle to meet housing costs because of their struggle to find employment[5].

According to the American Community Survey (2008-2012 Estimates) the median annual income of area Veterans is $37,118. Comparing this figure with the median annual income of Nonveteran citizens ($24,117), we see that as a class, Veterans have higher incomes than Nonveterans. Further analysis shows the higher incomes of the Veteran population are greatly impacted by the significantly higher proportions of Veterans in the older age cohorts. Figure 2-21 shows the proportion of Veterans and Nonveterans by age cohorts in the Tri-County region.

Figure 2-22: Veterans and Nonveterans as a Percent of Total Population



	18 to 34 years:	35 to 54 years:	55 to 64 years:	65 to 74 years:	75 years and over:
🟦 Veteran	8.0%	25.1%	25.1%	19.3%	22.4%
🟥 Nonveteran	39.2%	33.4%	14.6%	7.3%	5.5%

Source: Tabulations from 'Sex by age by veteran status for the civilian population 18 years and over' 2008-2012 American Community Survey 5-Year Estimates

The higher percentages of Veterans in the older age cohorts is likely the result of the numerous seniors who served in WWII, the Korean Conflict, and the Vietnam War who have received VA health, education, and housing benefits.

Figure 2-23 shows that Veterans are more likely than Nonveterans to be unemployed throughout their working years. But interestingly, the proportion of 'below poverty level' Veterans (18 to 64 years) is only 7.6% compared to 18.8% of Nonveterans.

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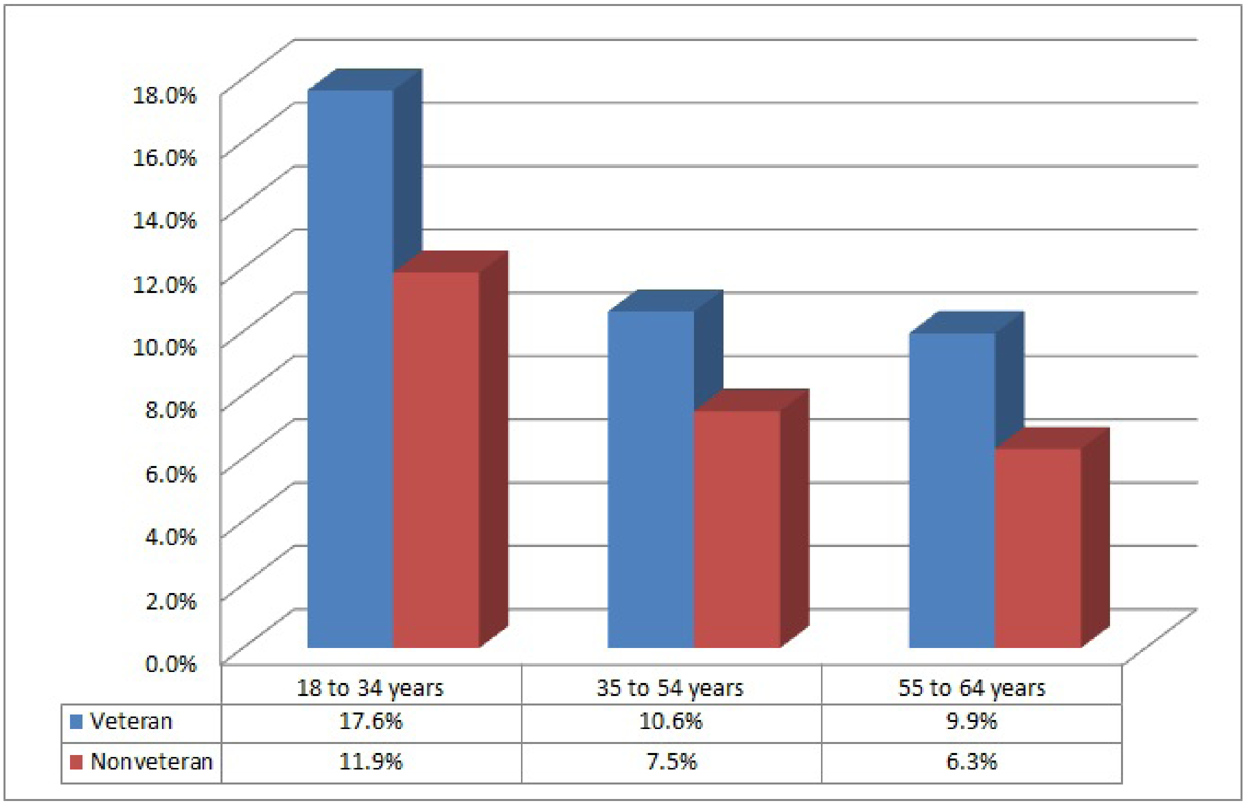
[5] http://www.americanhomecomings.com/news/2012/07/12/despite-employment-training-and-other-programs-many-veterans-struggle-to-meet-housing-costs/

Figure 2-23: Unemployment of Veterans and Nonveterans in the Tri-County Region



Source: Tabulations from 'Age by veteran status by employment status for the civilian population 18 to 64 years' 2008-2012 American Community Survey 5-Year Estimates

2.2.7.5. College Students

East Lansing is the home of Michigan State University (MSU) and its enrollment for the 2012-13 academic year is expected to be about 48,800 students[6] which is over 10% population of the Tri-County region. In addition to MSU, Thomas M. Cooley Law School and Lansing Community College enroll around 3,500 and 18,000 students, respectively. In sum, the Tri-County has over 70,000 college students.

Figure 2-24 also shows the very high proportion of college students in the Tri-County compared to similar MSAs. Tri-County's value was the highest among 17 different metropolitan areas except Ann Arbor, MI, which is home to the University of Michigan.

More than 15,000 MSU students live in MSU's campus housing system which includes dormitories and university villages.[7] On the other hand, over 33,000 MSU students and students of the other colleges live off campus in private housing.

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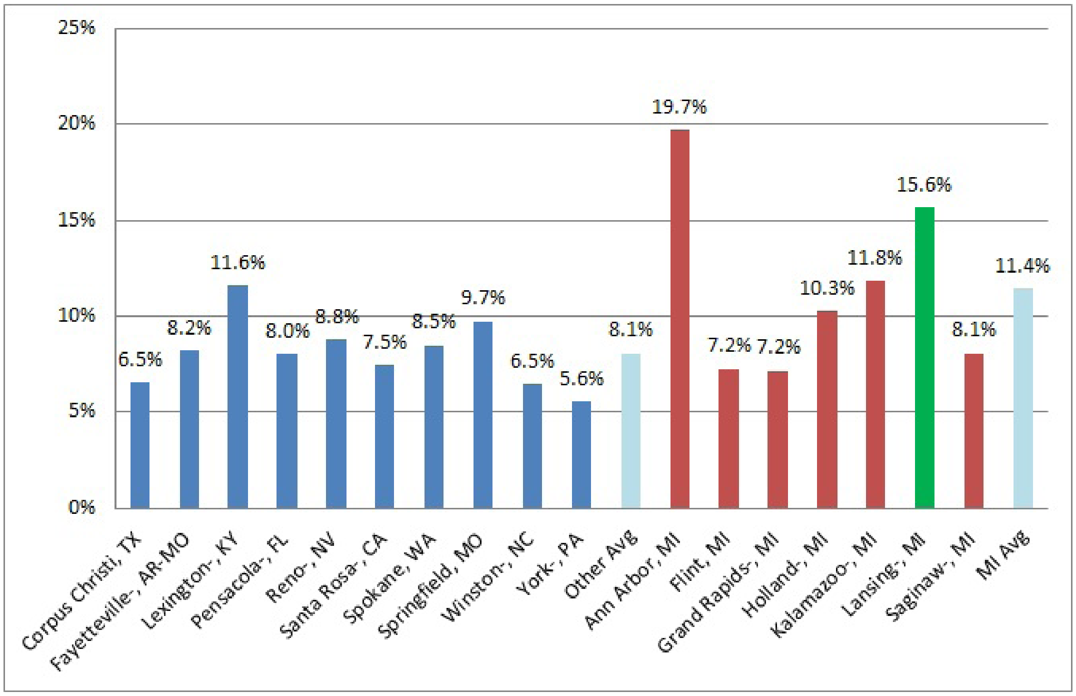
[6] http://msutoday.msu.edu/news/2012/enrollment-increase-reflects-msu-value-quality/

[7] http://admissions.msu.edu/campusLife/housing.asp

Figure 2-24: Proportion of College or Graduate Students Among Total Population in 17 MSAs



Source: 2012 American Community Survey 1-Year Estimates

Students are concentrated on the campus of Michigan State University, central East Lansing, the northern area of East Lansing, and the Lansing Eastside.

According to the 2008-2012 American Community Survey 5-year estimates, among the 48,449 total population of East Lansing 31,507 (65 percent) people were enrolled in college, graduate, or professional schools. Based on the demand of rental housing for students, the gross rent[8] of the surrounding areas of Michigan State University is relatively high (over $1,000 per month).

2.3. Economic Profile

The economy of the Tri-County region is dominated by state government and education employers. Although there were strong manufacturing interests in years past, many of these companies and jobs no longer exist or have moved to other regions. Recently, the region has seen growth in the insurance and financial sectors, and specialty engineering and manufacturing is growing.

2.3.1. Income

Household income is the most important factor affecting housing opportunities. Income largely determines a household's ability to buy or rent homes. The relationship between income and the housing price or gross rent is a key factor explaining housing affordability. Income levels also determine housing tenure, location, and type.

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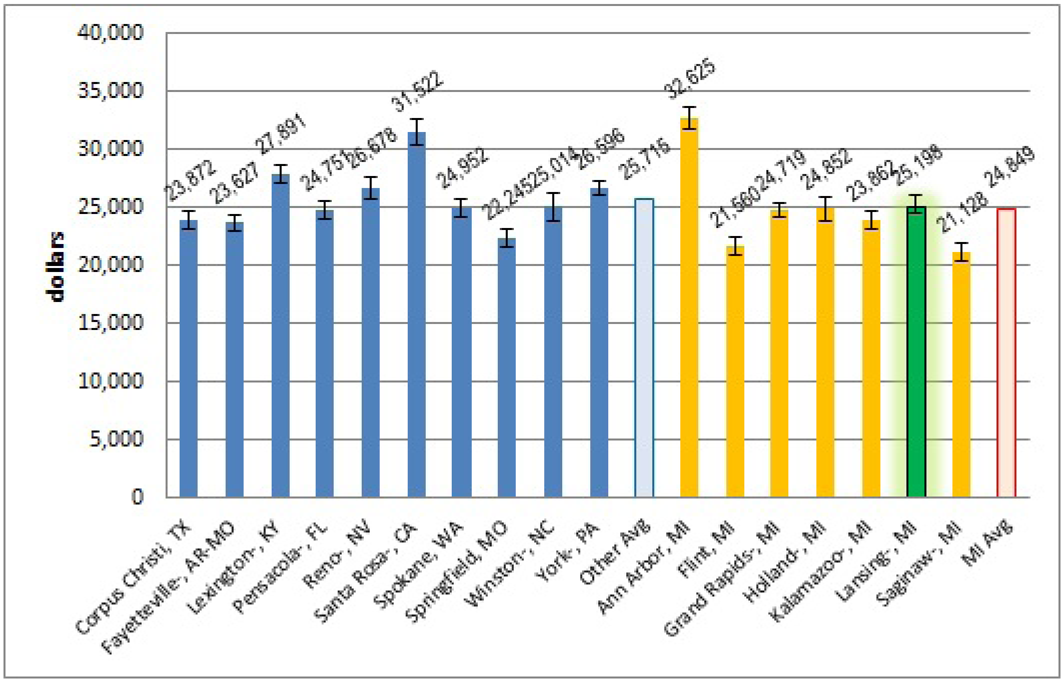
[8] Gross rent includes the monthly cost of utilities and fuels as well as "contract rent".

2.3.2. Per Capita and Household Income

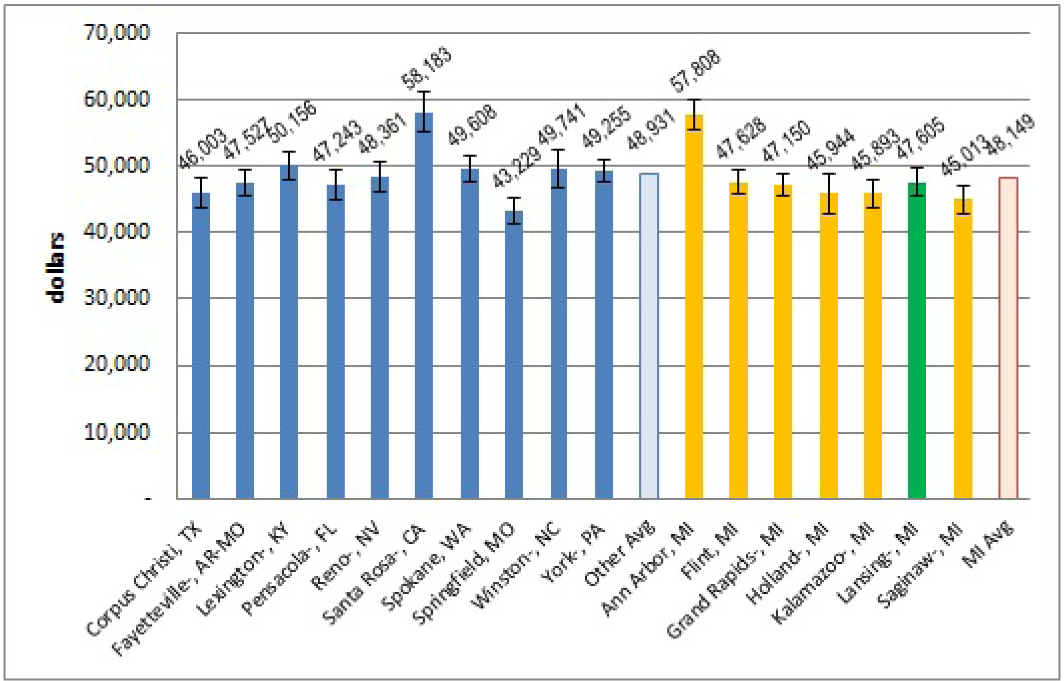
According to the per capita income ($25,198) and mean household income ($48,637) figures of the 2012 American Community Survey (Figure 2-25 and Figure 2-26) of the Tri-County region, the income level of this region is close to the average of similarly sized MSA areas ($25,715 and $48,937) and Michigan Metropolitan Areas' average ($24,849 and $47,845).

Figure 2-25: Per Capita Income of 17 MSAs (2012)



Source: 'Selected economic characteristics' 2012 American Community Survey 1-Year Estimates

Figure 2-26: Median Household Income of 17 MSAs (2012)

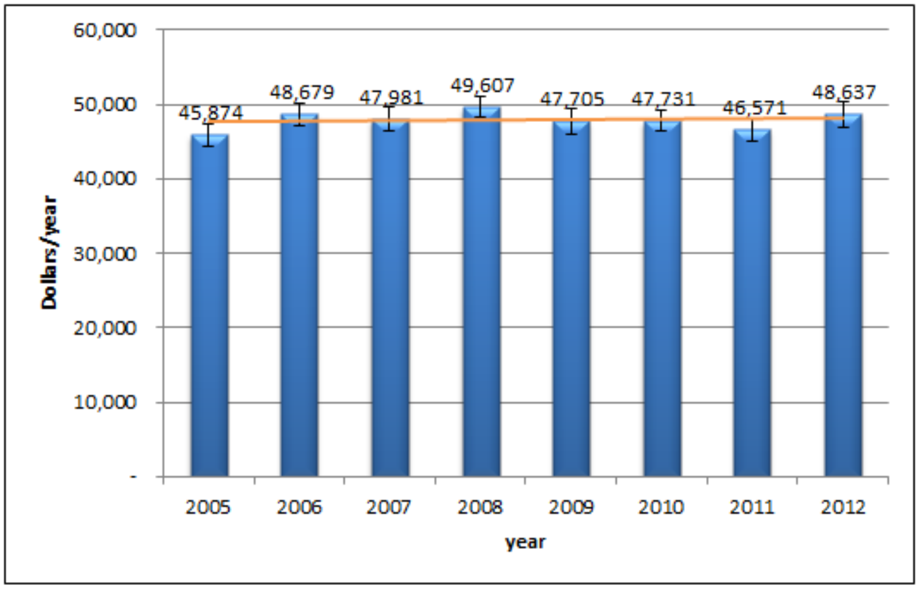


Source: 'Selected economic characteristics' 2012 American Community Survey 1-Year Estimates

2.3.3. Income Change

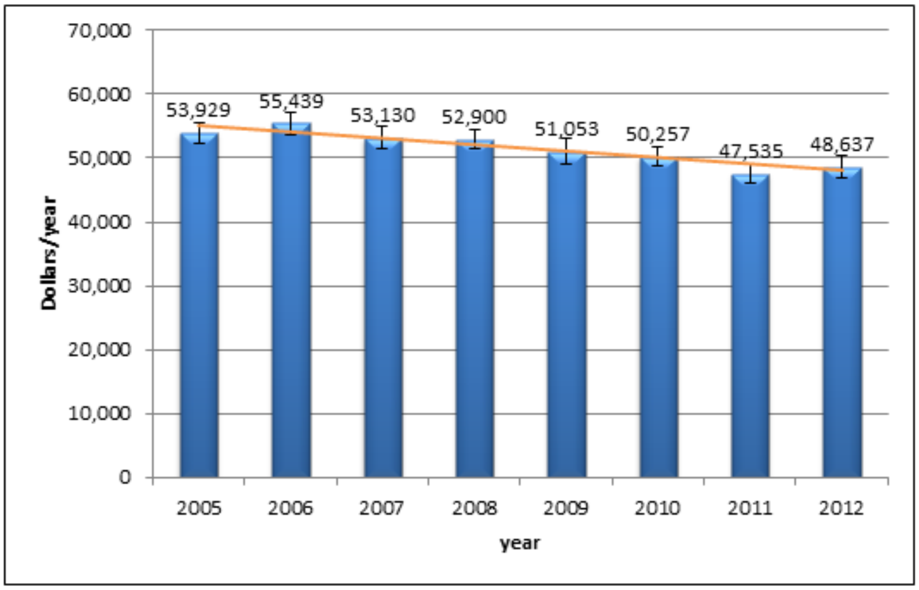
Estimates from the 2005 ACS and the 2012 ACS showed no significant change in median household income in the Tri-County region (See Figure 2-27). However, after adjusting for inflation, income decreased 9.8% over 7 years (See Figure 2-28). In general, decreasing income translates to increasing housing problems and cost burdens if housing or rental costs are stable or increase.

Figure 2-27: Median Household Income by Year (2005-2012)



Source: 'Selected economic characteristics' American Community Survey 1-Year Estimates each year

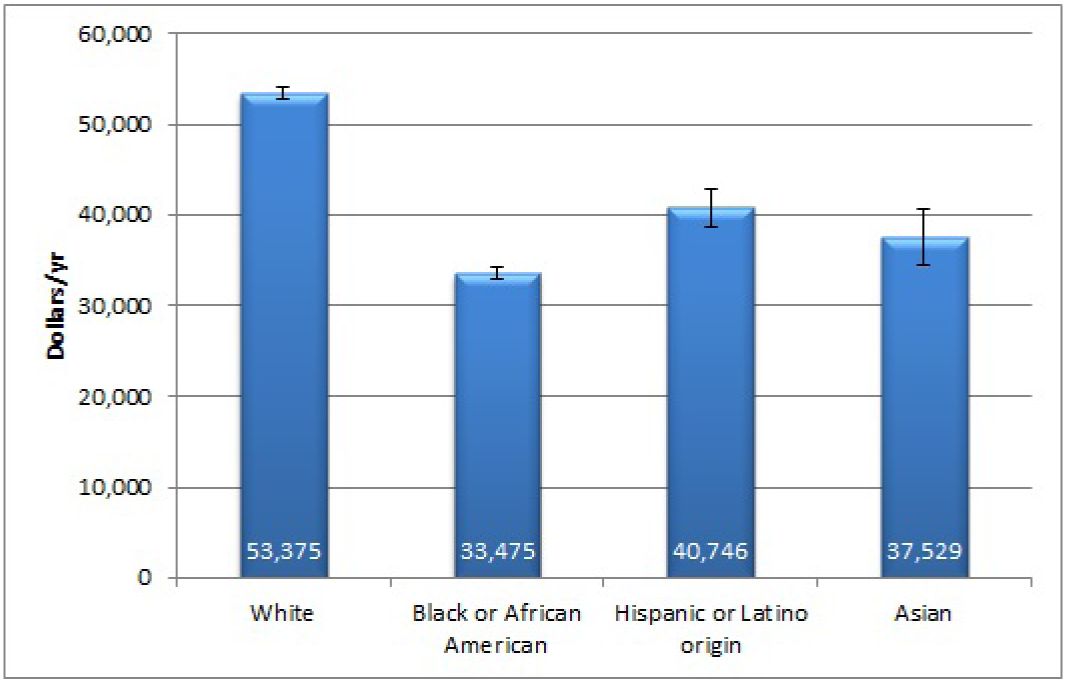
Figure 2-28: Median Household Income by Year (2012 dollars; 2005-2012)



Source: 'Selected economic characteristics' American Community Survey 1-Year Estimates each year (adjusted by US Inflation Calculator http://www.usinflationcalculator.com/)

Analyzing income levels by race/ethnicity, we find that Hispanic, Asian, and Black/African American households in the Tri-County had a lower median household income than White/ Caucasian and the average income for the entire households (see Figure 2-29). The income differences between each race/ethnicity were large. Black/African American incomes were one third (62.7%) lower than incomes of White/Caucasian households. Other minority households also showed lower income levels than the income for white households (Hispanic/Latino, 76.3% ; Asian, 70.3%).

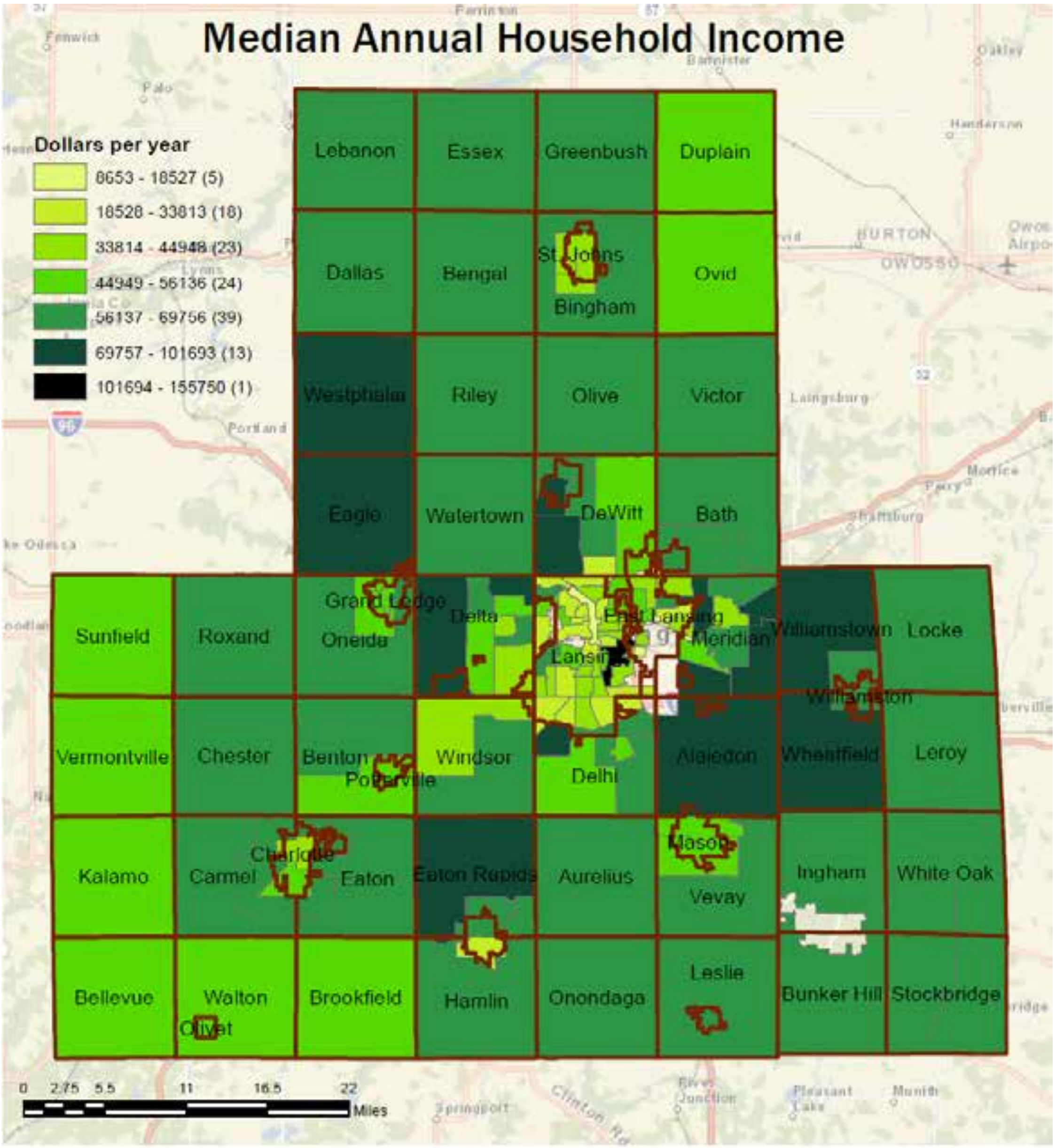
Figure 2-29: Median Household Income by Race/Ethnicity (2012)



Source: 2008-2012 American Community Survey 5-Year Estimates each year, U.S. Census Bureau

From Figure 2-30 we see that income levels vary across the census tracts of our region. Urban areas had lower income levels than rural areas and most areas in the City of Lansing showed much lower income levels than the balance of the Tri-County. Some areas in East Lansing showed very low income level due to student residents. For example, the median household income in census tract 43.02 (adjacent to Michigan State University) was only $8,653. This is only 5.6% of the median household income of census tract 98.01, which has the highest household income in the Tri-County ($155,750).

Figure 2-30: Median Household Income by Census Tract (2008-2012 Average)


Median Annual Household Income
Dollars per year
8653 - 18527 (5)
18528 - 33813 (18)
33814 - 44948 (23)
44949 - 56136 (24)
56137 - 69756 (39)
69757 - 101693 (13)
101694 - 155750 (1)
Lebanon
Essex
Greenbush
Duplain
Dallas
Bengal
St Johns
Bingham
Ovid
Westphalia
Riley
Olive
Victor
Eagle
Watertown
DeWitt
Bath
Sunfield
Roxand
Grand Ledge
Oneida
Delta
East Lansing
Lansing
Meridian
Williamstown
Locke
Williamston
Vermontville
Chester
Benton
Potterville
Windsor
Delhi
Alaiedon
Wheatfield
Leroy
Kalamo
Carmel
Charlotte
Eaton
Eaton Rapids
Aurelius
Mason
Vevay
Ingham
White Oak
Bellevue
Walton
Olivet
Brookfield
Hamlin
Onondaga
Leslie
Bunker Hill
Stockbridge
0 2.75 5.5 11 16.5 22
Miles

Source: 2008-2012 American Community Survey 5-Year Estimates

2.3.4. Employment Status

Locating affordable housing close to employment centers is important. Unless adjacent residential areas include affordable housing for employees, the employees are subjected to increased costs of long commutes, which decreases the household's ability to purchase other necessities such as food, medical care, and education. Excessive commuting also contributes to traffic congestion, air pollution, and lost family time. A well connected transit system between households and employment centers can promote workers' convenience too.

According to the 2013 Comprehensive Annual Financial Report by the City of Lansing, top employers in the Tri-County were hiring about 51,000 employees. They hire about 24% of all employees in the Tri-County area (215,992 employees in 2012: ACS 1-year estimates).

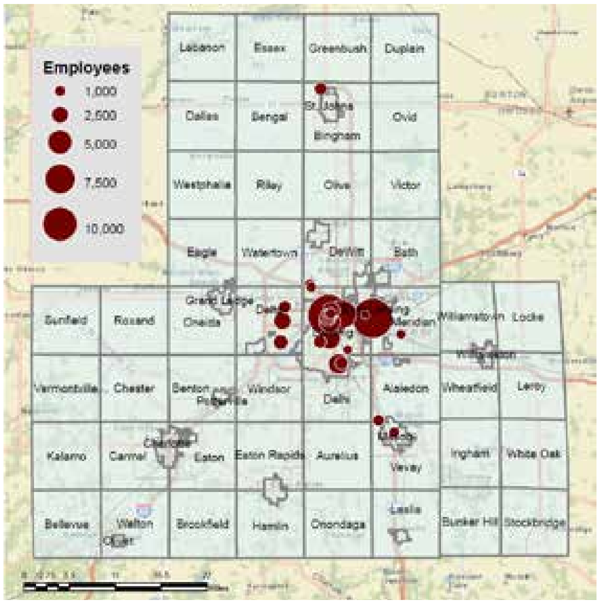
Table 2-7: Principal Employers in the Tri-County (2013)

State of Michigan	13,700
Michigan State University	10,725
Sparrow Health System	5,735
General Motors	5,522
Liberty National Life Insurance	5,000
Lansing Community College	2,990
McLaren Greater Lansing	2,400
Meijer	1,880
Lansing School District	1,613
Southern-Owners Insurance	1,500
Sum	51,065

Source: City of Lansing Comprehensive Annual Financial Report (2013)

Figure 2-31 shows the locations of main employers and number of working places based on census tracts. Some employers, such as Meijer, are not concentrated in one place but are distributed throughout the Tri-County according to their company characteristics.

Figure 2-31: Employment Centers in the Tri-County Region


Employees
1,000
2,500
5,000
7,500
10,000
Lebanon
Essex
Greenbush
Duplain
Dallas
Bengal
St. Johns
Bingham
Ovid
Westphalia
Riley
Olive
Victor
Eagle
Watertown
DeWitt
Bath
Grand Ledge
Oneida
Sunfield
Roxand
Meridian
Williamstown
Locke
Williamston
Vermontville
Chester
Benton
Potterville
Windsor
Delhi
Alaiedon
Wheatfield
Leroy
Kalamo
Carmel
Charlotte
Eaton
Eaton Rapids
Aurelius
Vevay
Ingham
White Oak
Bellevue
Walton
Olivet
Brookfield
Hamlin
Onondaga
Leslie
Bunker Hill
Stockbridge

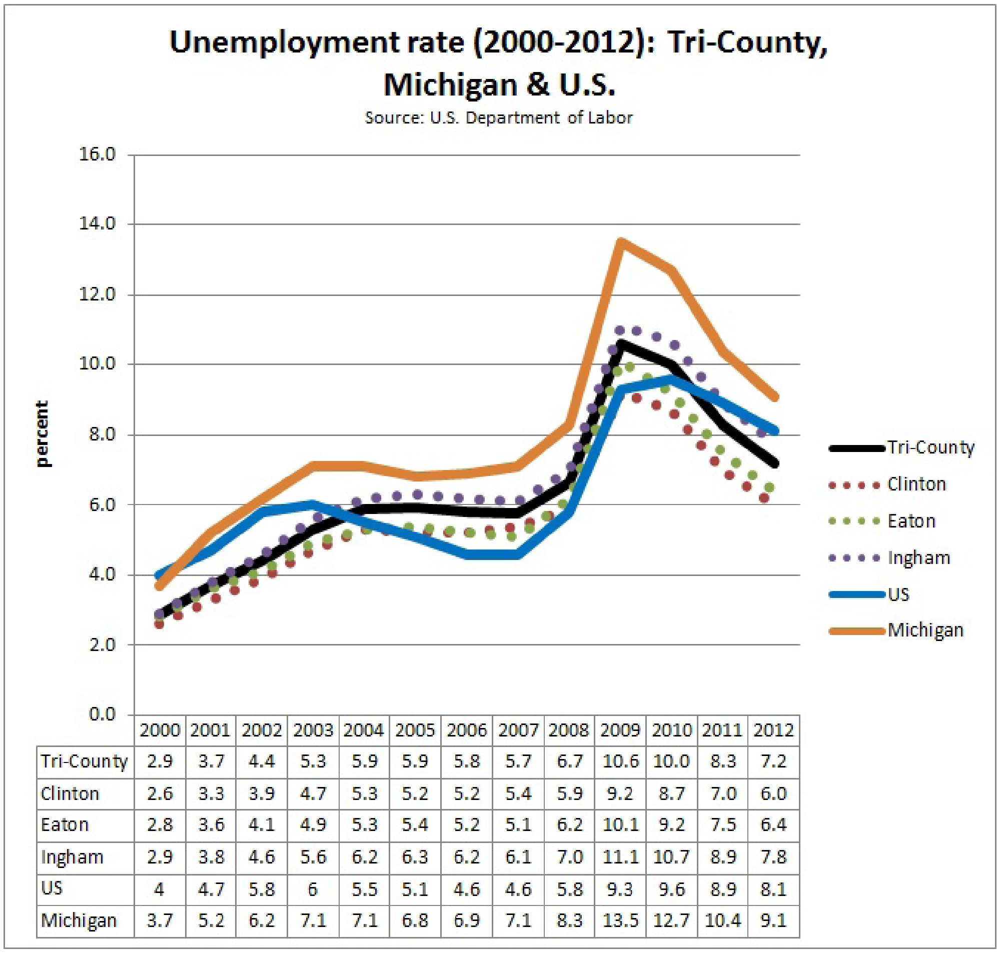
Source: 2008-2012 American Community Survey 5-Year Estimates

Census tract 67 (Downtown Lansing) has the highest number of employees and greatest concentration of employment (19,275 workers; 28.7 workers per acre) where major offices of the State of Michigan are located. The second largest employment center was located in Census tract 98.00 (16,630 workers; 3.4 workers per acre), which includes Michigan State University. Census tract 41 (Downtown East Lansing) also has a high concentration of employment (4,055 workers; 18.6 workers per acre).

2.3.5. Unemployment Rate

The *unemployment* rate in the Tri-County area has increased since 2000. As shown in Figure 2-31, after unemployment peaked in 2009 with the economic crisis, it steadily declined but remains significantly higher than before 2007. However, as the unemployment rate of the Tri-County area has dropped faster than the U.S. average since 2011, it can be implied that the economic conditions of the Tri-County region have been improving faster than in other areas of the country. This pattern is similar to that of the State of Michigan. The Tri-County area's unemployment rate has been relatively lower than the average levels of the State of Michigan because a significant portion of employment opportunities are from government sources such as State of Michigan officials and educational sources from Michigan State University and other colleges.

Figure 2-32: Unemployment Rate in the Tri-County Area (Not Seasonally Adjusted)



	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Tri-County	2.9	3.7	4.4	5.3	5.9	5.9	5.8	5.7	6.7	10.6	10.0	8.3	7.2
Clinton	2.6	3.3	3.9	4.7	5.3	5.2	5.2	5.4	5.9	9.2	8.7	7.0	6.0
Eaton	2.8	3.6	4.1	4.9	5.3	5.4	5.2	5.1	6.2	10.1	9.2	7.5	6.4
Ingham	2.9	3.8	4.6	5.6	6.2	6.3	6.2	6.1	7.0	11.1	10.7	8.9	7.8
US	4	4.7	5.8	6	5.5	5.1	4.6	4.6	5.8	9.3	9.6	8.9	8.1
Michigan	3.7	5.2	6.2	7.1	7.1	6.8	6.9	7.1	8.3	13.5	12.7	10.4	9.1

Source: Bureau of Labor Statistics (www.bls.gov) each year (US Department of Labor)

2.3.6. Definition of Low-Income Household

Regional housing affordability depends on housing cost, cost of living, and economic situations. Among economic criteria, household income is the most important factor affecting housing opportunity and affordability. The choice of home ownership or rental is mainly determined by the income level of a household.

Low income levels are classified into three categories that are updated annually by the U.S. Department of Housing and Urban Development (HUD)[9]. Income limits are used to determine eligibility of applicants for public housing[10] and other housing support programs such as Section 8 Housing Choice Vouchers.

- Low income is classified as 80% of the median household income for the county or metropolitan area
- Very low income is set to 50% of the median household income in the area
- Extremely low income is set at 30% of the median household income for the area[11]

According to the FY-2014 income limits, the low (80%) income limit in the Lansing-East Lansing, MI MSA[12] (Tri-County area) is $46,250 for a 3-person-household. The extremely low income limit (30% of median income) is $17,350 for a 3-person-household. Table 2-8 shows the 2014 income limits based on the number of household members.

Table 2-8: FY 2014 Income Limits for Lansing-East Lansing MSA (Tri-County Region)

FY 2014 Income Limit Area	Median Income	FY 2014 Income Limit Category	Persons in Household							
			1	2	3	4	5	6	7	8
Lansing-East Lansing, MI MSA	$64,200	Very Low (50%) Income Limits ($)	22,500	25,700	**28,900**	32,100	34,700	37,250	39,850	42,400
		Extremely Low (30%) Income Limits ($)	13,500	15,400	**17,350**	19,250	20,800	22,350	23,900	25,450
		Low (80%) Income Limits ($)	35,950	41,100	**46,250**	51,350	55,500	59,600	63,700	67,800

Source: http://www.huduser.org/portal/datasets/il/il2014/2014summary.odn

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[9] http://portal.hud.gov/hudportal/HUD?src=/topics/rental_assistance/phprog, p.1

[10] http://www.huduser.org/portal/datasets/il/il14/HUD_sec8_14.pdf, p.2

[11] http://portal.hud.gov/hudportal/HUD?src=/topics/rental_assistance/phprog

[12] The income limits of Clinton, Eaton, and Ingham Counties are the same as that of Lansing-East Lansing, MI MSA.

2.3.7. Proportion of Low-Income Households in the Tri-County Area in 2012

As most data in this plan is based on 2012, the status of low income households in the Tri-County should be analyzed with 2012 data, as shown in Table 2-9.

Among all households in the Tri-County area (181,262) in 2012:

- 46.6% were classified as low income (below $45,000 per household a year),
- 32.3% were classified as very low income (below $30,000 per household a year), and
- 18.2% of all households in the Tri-County area were classified as extremely low-income (less than $17,500 per households a year).

Table 2-9: FY 2012 Income Limits for Lansing-East Lansing MSA (Tri-County Region)

FY 2012 Income Limit Area	Median Income	FY 2012 Income Limit Category	Persons in Household							
			1	2	3	4	5	6	7	8
Lansing -East Lansing, MI MSA	$68,700	Very Low (50%) Income Limits ($)	24,050	**27,500**	**30,950**	34,350	37,100	39,850	42,600	42,400
		Extremely Low (30%) Income Limits ($)	14,450	**16,500**	**18,550**	20,600	22,250	23,900	25,550	25,450
		Low (80%) Income Limits ($)	38,500	**44,000**	**49,500**	54,950	59,350	63,750	68,150	67,800

Source: http://www.huduser.org/portal/datasets/il/il2012/select_Geography.odn

Table 2-10: Household Income Levels in the Tri-County Region (2012)

	Estimate	Margin of Error
Total:	181,262	+/-2,353
Less than $10,000	16,673	+/-1,799
$10,000 to $14,999	11,165	+/-1,505
$15,000 to $19,999	10,190	+/-1,478
$20,000 to $24,999	11,786	+/-1,645
$25,000 to $29,999	8,816	+/-1,232
$30,000 to $34,999	9,087	+/-1,399
$35,000 to $39,999	8,108	+/-1,137
$40,000 to $44,999	8,598	+/-1,081
$45,000 to $49,999	8,327	+/-1,382
$50,000 to $59,999	16,230	+/-1,502
$60,000 to $74,999	19,798	+/-1,906
$75,000 to $99,999	21,035	+/-1,540
$100,000 to $124,999	13,222	+/-1,274
$125,000 to $149,999	8,008	+/-1,146
$150,000 to $199,999	5,502	+/-870
$200,000 or more	4,717	+/-875

Source: 2012 Household Income in the Past 12 Months, American Community Survey 1-year Estimates

2.3.8. Poverty Level

Poverty is defined as "general scarcity or dearth, or the state of one who lacks a certain amount of material possessions or money."[13] However, poverty in the United States is determined as relative to what is normal or typical, based on the local economy and cost of living. And it should be noted that "many government aid programs use a different poverty measure,"[14] depending on their enabling legislation and regulations.

In this plan we have used "poverty thresholds" as defined by the US Census Bureau to estimate the number of people living in poverty in the Tri-County area.

Comparing the Tri-County region with other MSAs as seen in Figure 2-33, the proportion of people whose income was below the poverty level in the Tri-County area (20.0%) was considerably higher than the average of the other MSAs (16.6%) as well as the average of comparable Michigan metropolitan areas (17.5%).

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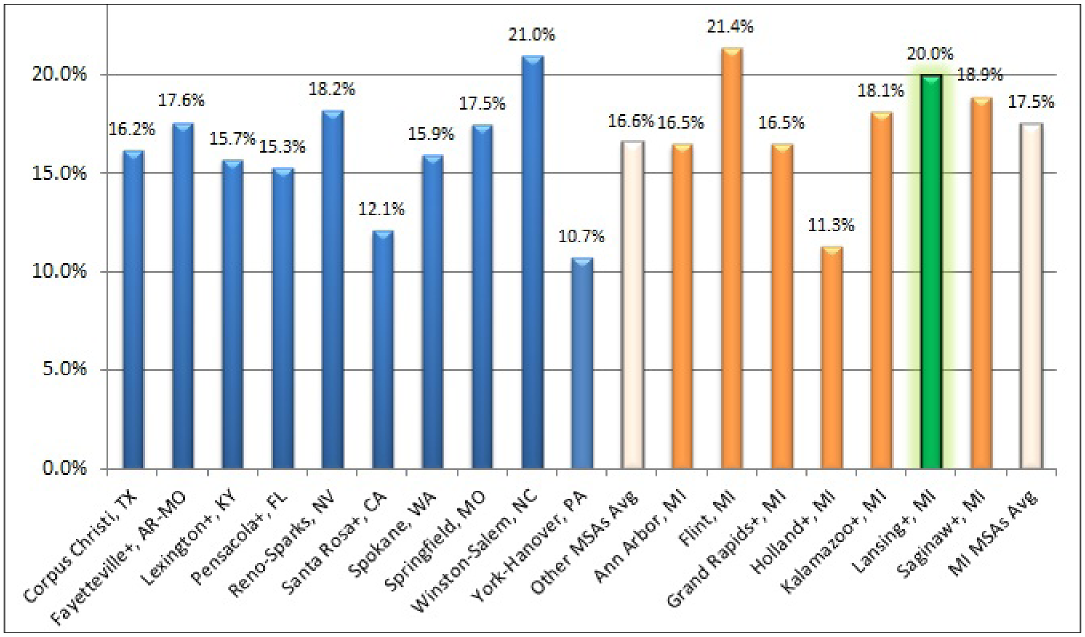
[13] Merriam Webster Dictionary

[14] http://www.census.gov/hhes/www/poverty/about/overview/measure.html

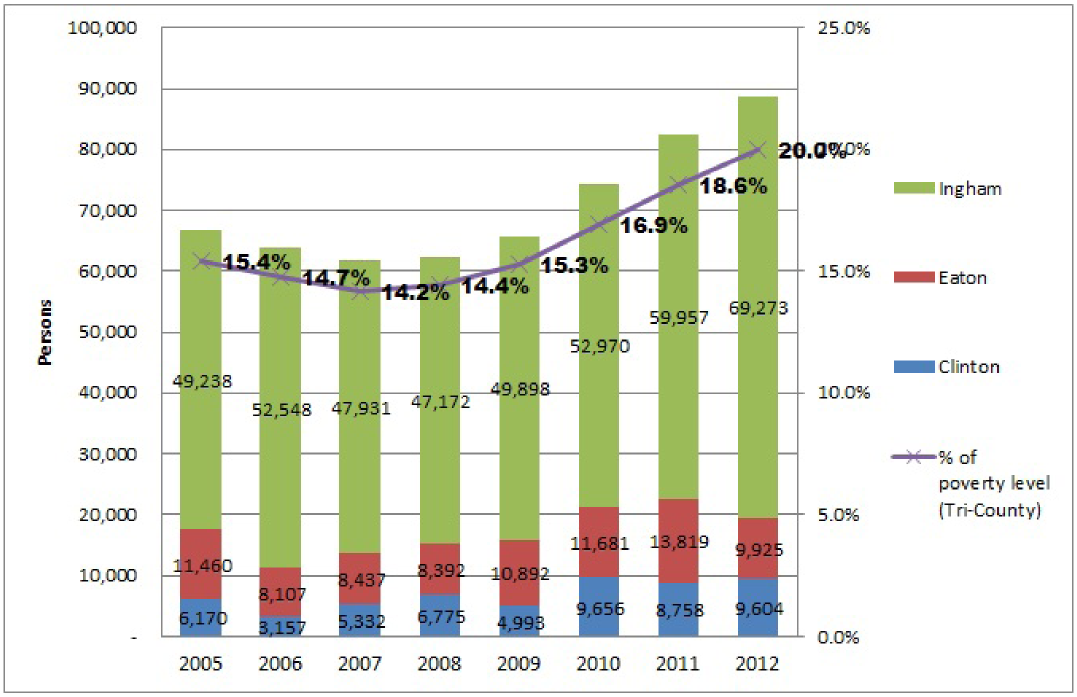
Figure 2-33: Percentage of People Whose Income is Below the Poverty Level in 17 Comparison MSAs



Source: 2012 American Community Survey 1-Year Estimates U.S. Census Bureau.

Furthermore, as shown in Figure 2-34, the proportion of the Tri-County population with incomes below the poverty threshold had increased almost 6% since 2007 (14.7% in 2007). The absolute number of the people with incomes below the poverty threshold has also increased rapidly since 2007.

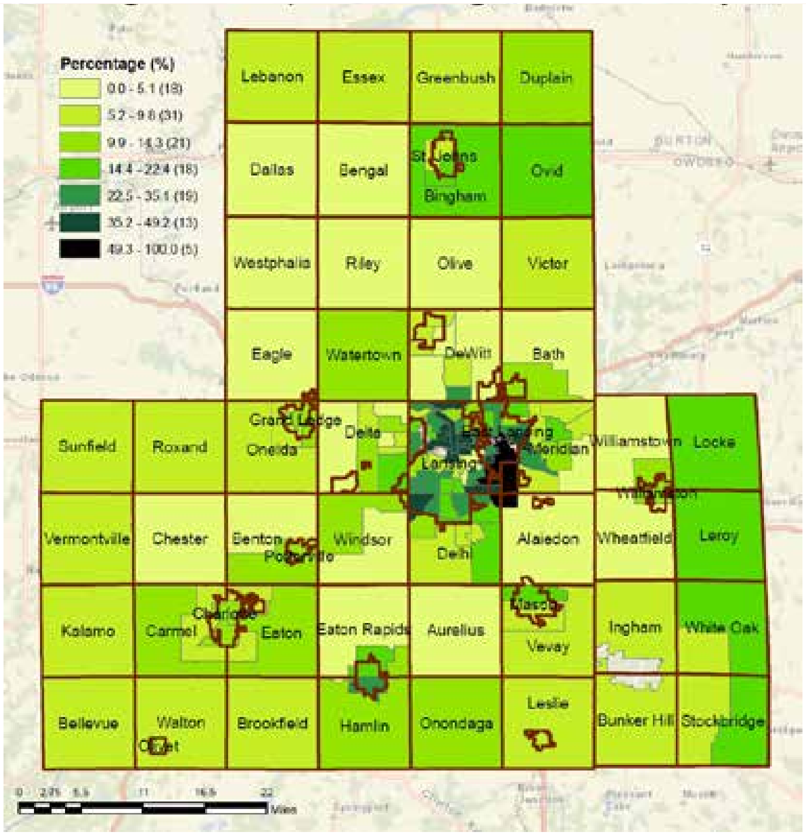
Figure 2-34: Proportion of Population Under the Poverty Level, Tri-County Region, 2012



Source: 2012 American Community Survey 1-Year Estimates U.S. Census Bureau

Figure 2-35 shows the percent of the population living below the poverty threshold in the Tri-County. In addition to the East Lansing area with its high portion of students, downtown Lansing and north Lansing have high rates of poverty. As expected, there is significant concentration of poverty in the Lansing and East Lansing areas. The most highly concentrated areas were the northern areas of MSU, where student residences are concentrated. Many college students are counted as people in poverty because they don't have a regular income.

Figure 2-35: Percentage of Population Below the Poverty Level Threshold, Tri-County Region


Percentage (%)
0.0 - 5.1 (18)
5.2 - 9.8 (31)
9.9 - 14.3 (21)
14.4 - 22.4 (18)
22.5 - 35.1 (19)
35.2 - 49.2 (13)
49.3 - 100.0 (5)
Lebanon
Essex
Greenbush
Duplain
Dallas
Bengal
St. Johns
Bingham
Ovid
Westphalia
Riley
Olive
Victor
Eagle
Watertown
DeWitt
Bath
Grand Ledge
Oneida
Delta
East Lansing
Meridian
Lansing
Williamston
Locke
Sunfield
Roxand
Vermontville
Chester
Benton
Potterville
Windsor
Delhi
Alaiedon
Wheatfield
Leroy
Kalamo
Carmel
Charlotte
Eaton
Eaton Rapids
Aurelius
Mason
Vevay
Ingham
White Oak
Bellevue
Walton
Olivet
Brookfield
Hamlin
Onondaga
Leslie
Bunker Hill
Stockbridge
0 2.75 5.5 11 16.5 22
Miles

Source: 2008-2012 American Community Survey 5-Year Estimates U.S. Census Bureau.

If we look at poverty based on the age groups, the proportion of senior poverty was lower than that of children or the age group between 18 and 64. As shown in Figure 2-36, the senior poverty rate was only 6.5% (3,483 out of 53,446) compared to the child poverty rate (19.3%; 19,301 out of 99,956) or the adult poverty rate (18.1%; 52,175 out of 288,624). Considering a high proportion of student poverty in the Tri-County[15], the poverty rate of households with children was relatively higher than that of other households.

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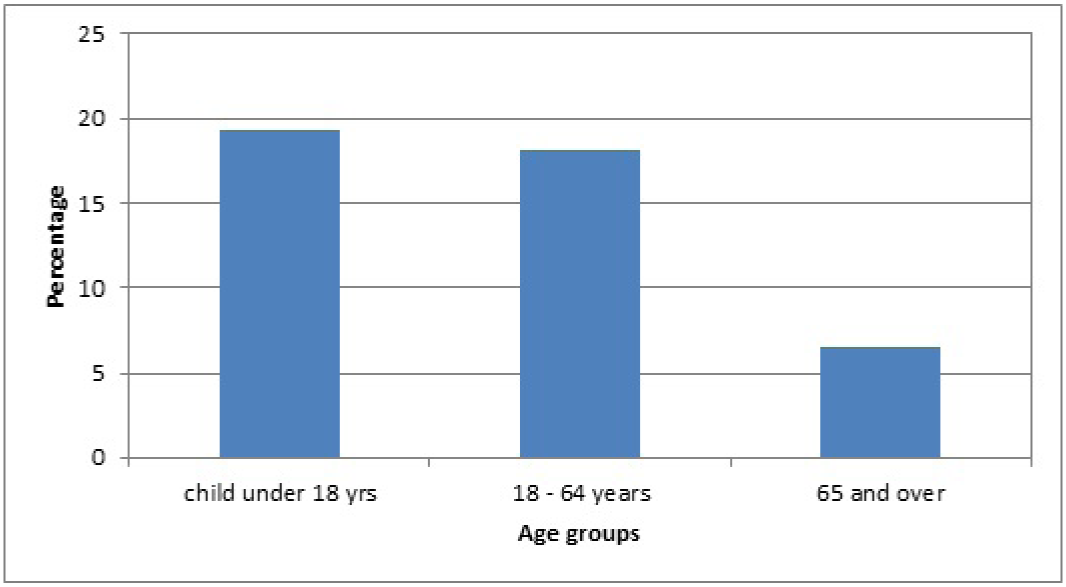
[15] There were over 70,000 college students in the Tri-County.

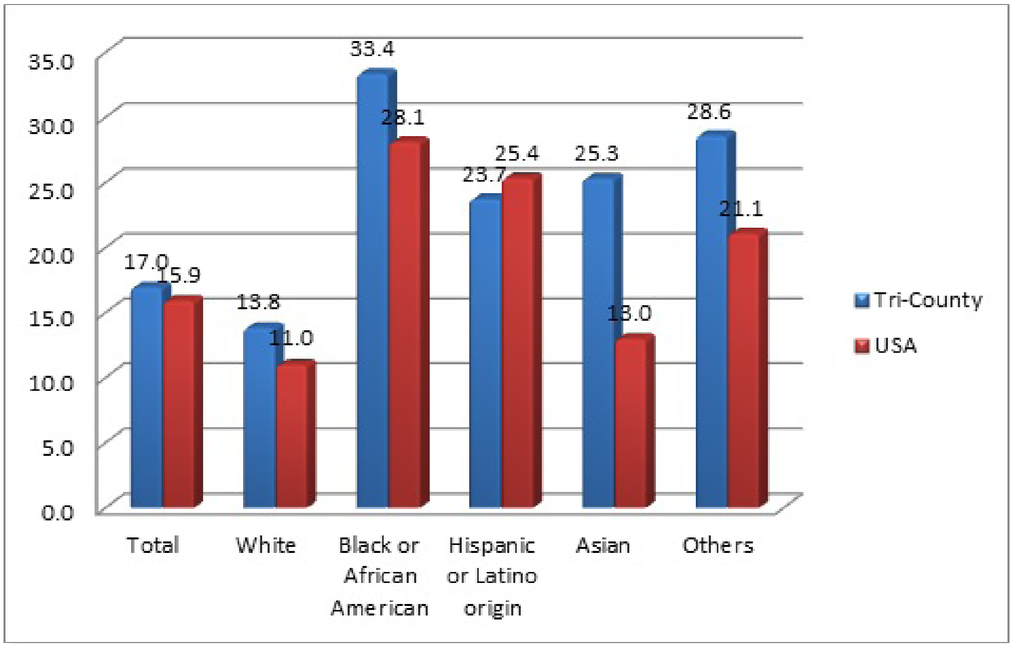
Figure 2-36: Poverty Rate Based on Age Group



Source: 2012 American Community Survey 1-Year Estimates U.S. Census Bureau

The overall poverty rate in the Tri-County was relatively higher than the national average in 2012. In the Tri-County region, poverty rates of African Americans, Asians, and Hispanics were higher than the rate of whites (33.4%, 25.3%, 23.7%, and 13.8% respectively). Interestingly, the Asian poverty rate in the Tri-County (25.3%) was significantly higher than the national average (13.0%). This seems to be due to the high proportion of Asian college students and refugees in this area.

Figure 2-37: Proportion of People Living Below the Poverty Level Threshold by Race/Ethnicity, Tri-County Region



Source: 2012 American Community Survey 1-Year Estimates U.S. Census Bureau

Very and extremely low-income households commonly have the financial burden of buying or renting housing. The primary reason for these burdens relates to unemployment and low income. The majority of workers in low-income households earn the minimum wage. In Section 2.4.7, housing affordability is analyzed based on the minimum wage.

As shown in Figure 2-35, the rate of poverty in Black/African American households was very high. Historical discrimination, low educational attainment rates, and persistent inability to accumulate family wealth are some of the reason cited for this condition.

2.4. Housing Inventory and Profile

The Tri-County region has an aging housing stock, with significant needs in key places. Like many Midwestern cities, we have a typical pattern of historic homes – predominantly Queen Anne and Victorian in the inner cities, with American Foursquare and Craftsman styles in a ring around the center, followed by Cape Cod and Ranch styles Neo-colonials, Split Levels, condos, and later estate homes in exurban regions. In rural areas, there is a mix of new and older homes, generally built either in the early 1900s or in the 1960s and 70s.

2.4.1. Total Housing Units and Households

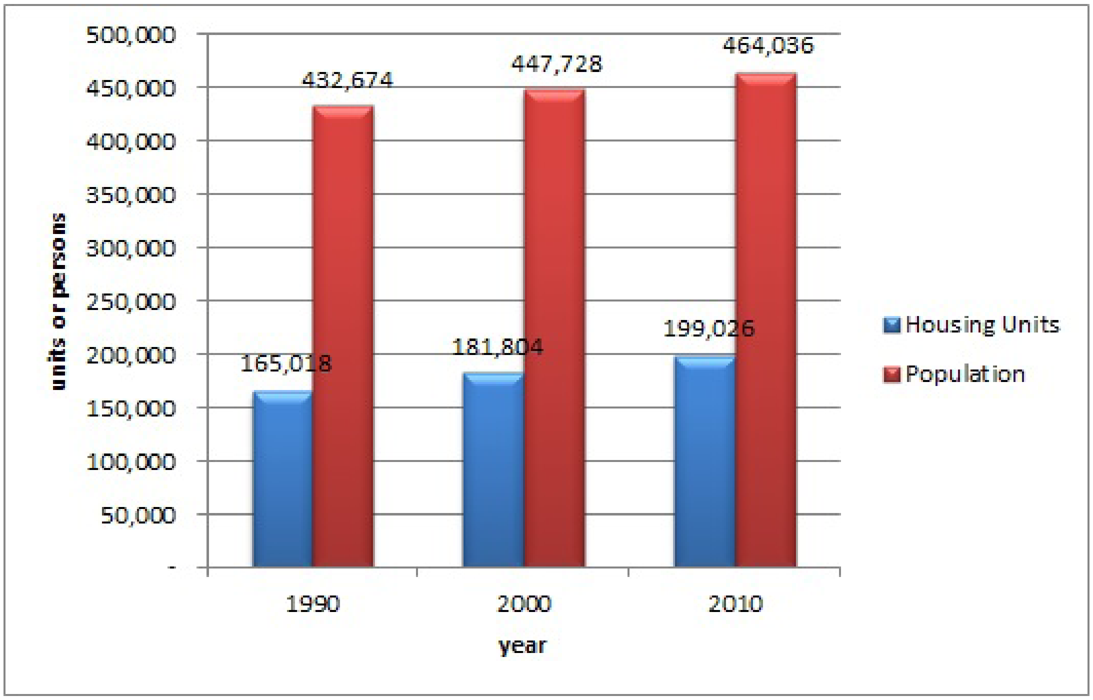
The current number of housing units and households is essential information for estimating the future housing demand and supply. According to the US Census Bureau, 16,786 housing units (10.2%) were added to the Tri-County housing supply between 1990 and 2000, and 17,222 housing units (9.5%) were added between 2000 and 2010. In the both decades, the housing unit growth rates were higher than the population growth rates, as shown in Table 2-11 below.

Table 2-11: Population and Housing Units Growth in the Tri-County (1990-2010)

Year	Housing Units	Population	Housing Units Growth	Population Growth
1990	165,018	432,674	-	-
2000	181,804	447,728	10.2 %(1.02%/yr.)	3.5%
2010	199,026	464,036	9.5 %(0.95%/yr.)	3.6%

Source: Census SF1 each year U.S. Census Bureau

Figure 2-38: Population and Housing Units Changes in the Tri-County (1990-2010)

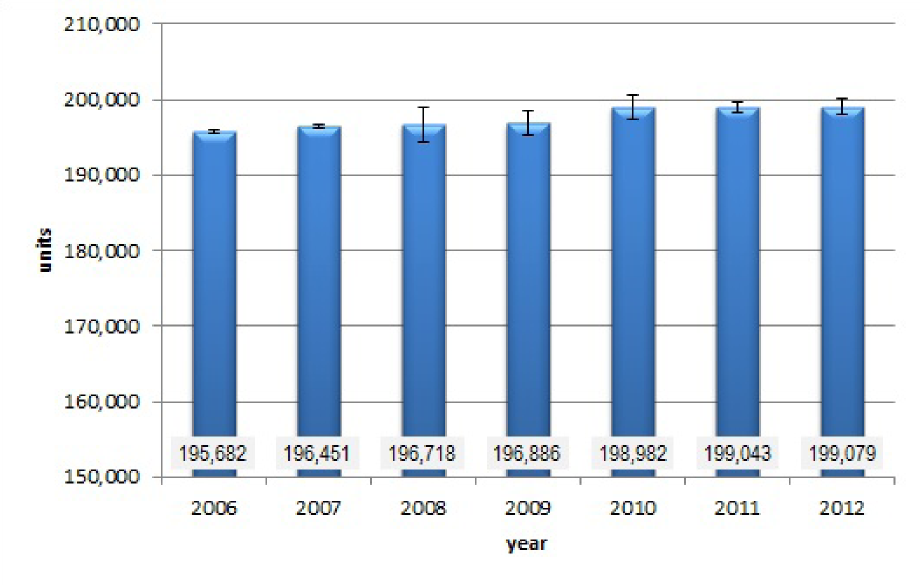


Source: Census SF1 each year U.S. Census Bureau

To be more specific, the number of housing units has been increasing slightly between 2006 and 2012.

Figure 2-39 shows that from 2006 to 2012, around 3,397 housing units (1.7%) (0.29% per year) were added to the Tri-County market.

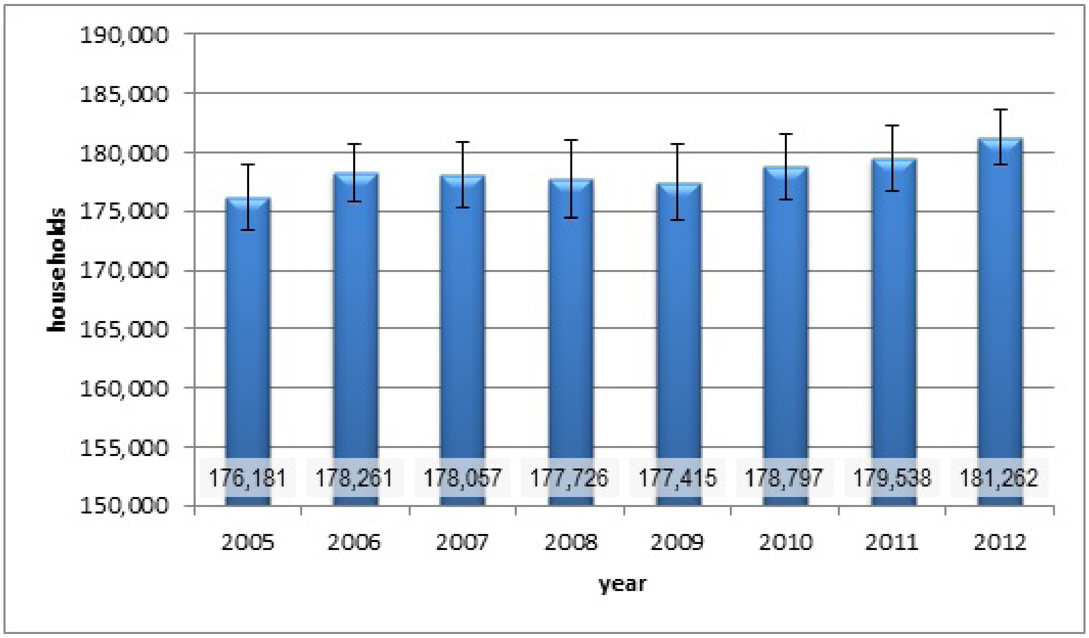
Figure 2-39: Number of Housing Units in the Tri-County Area (2006-2012)



Source: Demographic and housing estimates / American Community Survey 1-Year Estimates / U.S. Census Bureau

Figure 2-40 shows that the number of the total households increased by 5081 (2.9%) (0.41% per year) between 2005 and 2012.

Figure 2-40: Total Number of Households in the Tri-County Area (2005-2012)



Source: Demographic and housing estimates, American Community Survey 1-Year Estimates, U.S. Census Bureau

Average household size is attained by dividing the number of people in households by the number of households (U.S. Census Bureau, 2014)[16]. In the 2000 Census, the average household size was reported at 2.48. In 2012, the average household size was 2.45.

2.4.2. Age of Housing Stock

The age of the housing stock is an important indicator of potential housing rehabilitation and redevelopment needs. This plan defines the housing units built after 2000 as new residential facilities, and the housing units built in 1969 or earlier (over 40 years old) as older [or with potential rehabilitation or redevelopment needs] housing units.

Figure 2-41 and Figure 2-42 show the proportion of housing units built after 2000 and those built in 1969 or earlier in 17 MSAs. Almost half (**48.1%**) of the Tri-County housing stock was built in 1969 or earlier which is far above the average proportion of comparable nation-wide MSAs areas (**31.3%**) and the Michigan MSA average (**46.5%**). On the other hand, only **12.3%** of the Tri-County housing stock was built after 2000, which was lower than averages of the similar sized nation-wide MSAs and Michigan MSAs.

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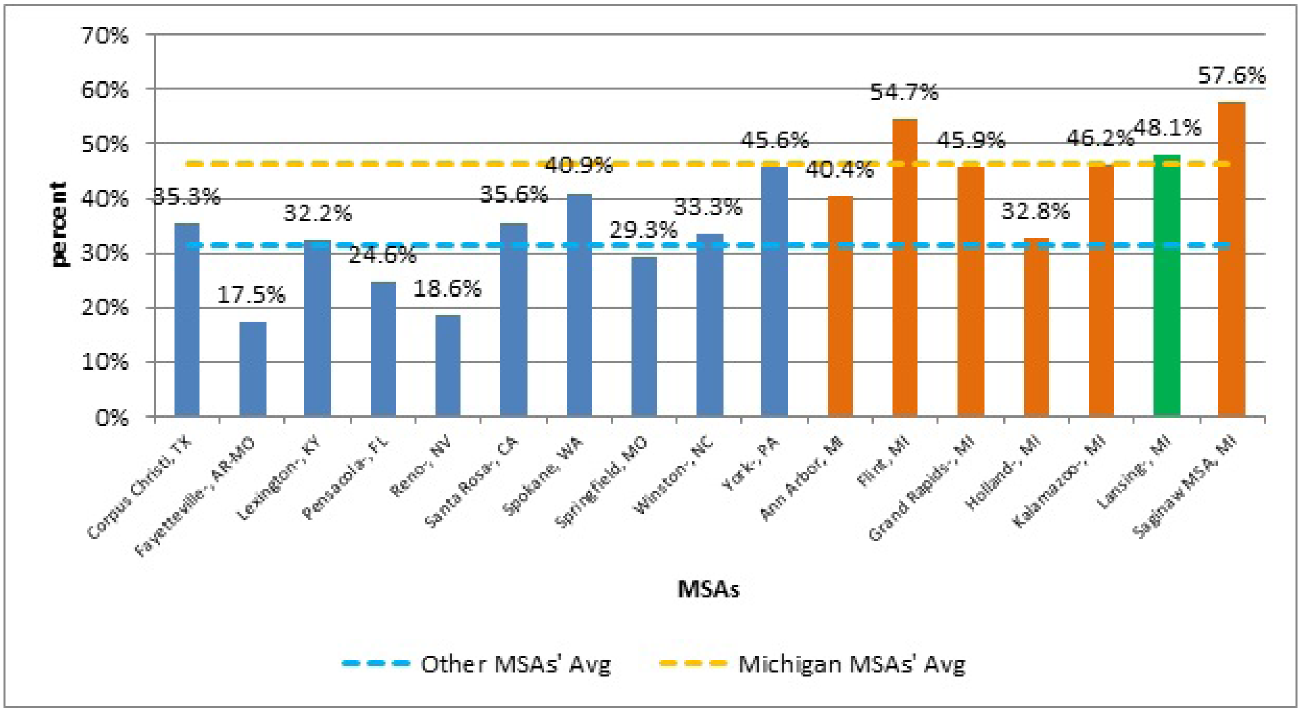
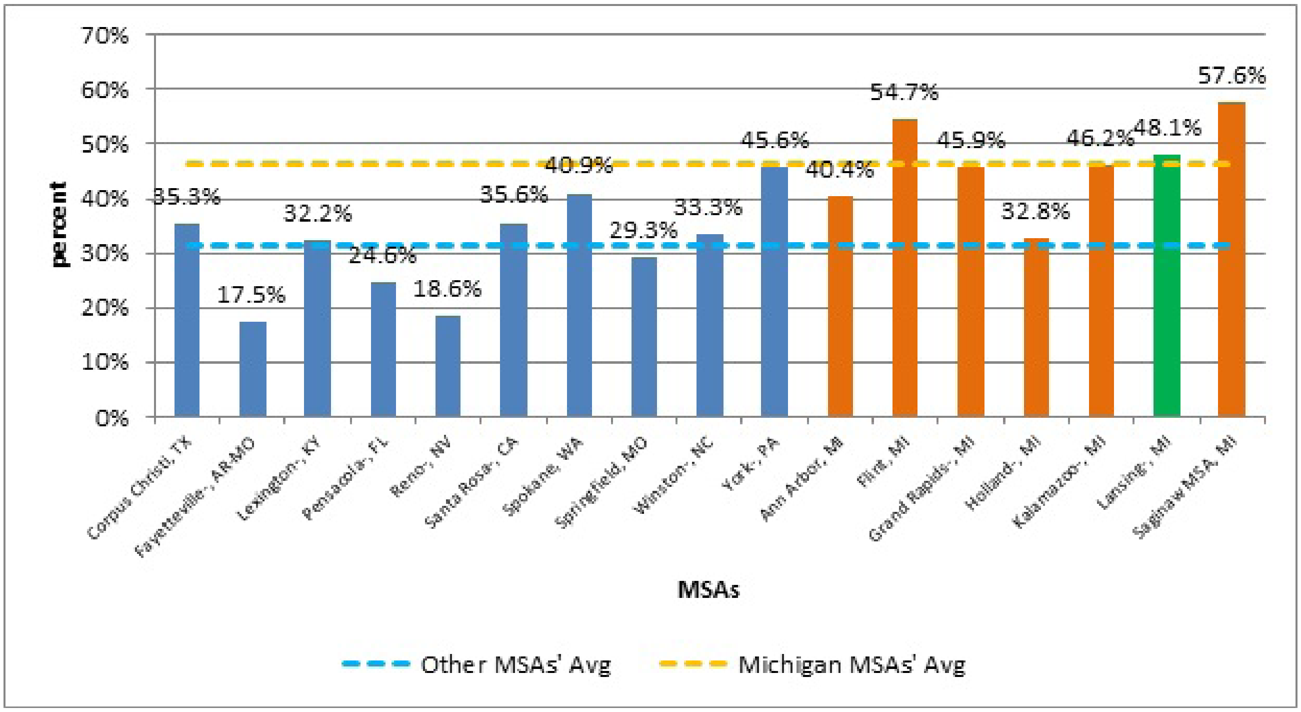
[16] http://quickfacts.census.gov/qfd/meta/long_HSD410210.htm

Figure 2-41: Proportion of “New” Housing Units Built After 2000 in 17 MSAs (2012)



Source: Selected Housing Characteristics, American Community Survey 1-Year Estimates, U.S. Census Bureau

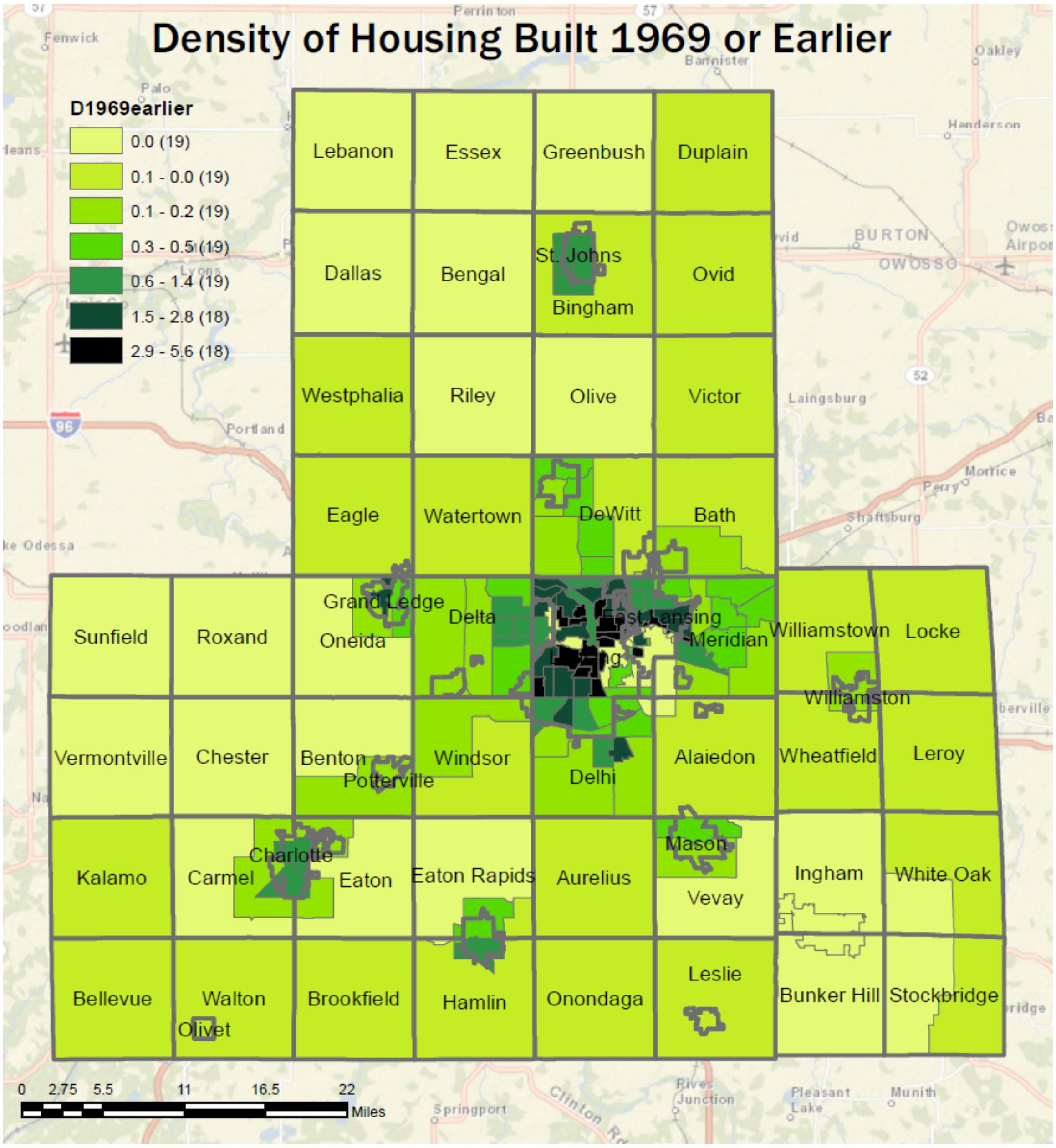
Figure 2-42: Proportion of “Old” Housing Units Built in 1969 or Earlier in 17 MSAs (2012)



Source: Selected Housing Characteristics, American Community Survey 1-Year Estimates, U.S. Census Bureau

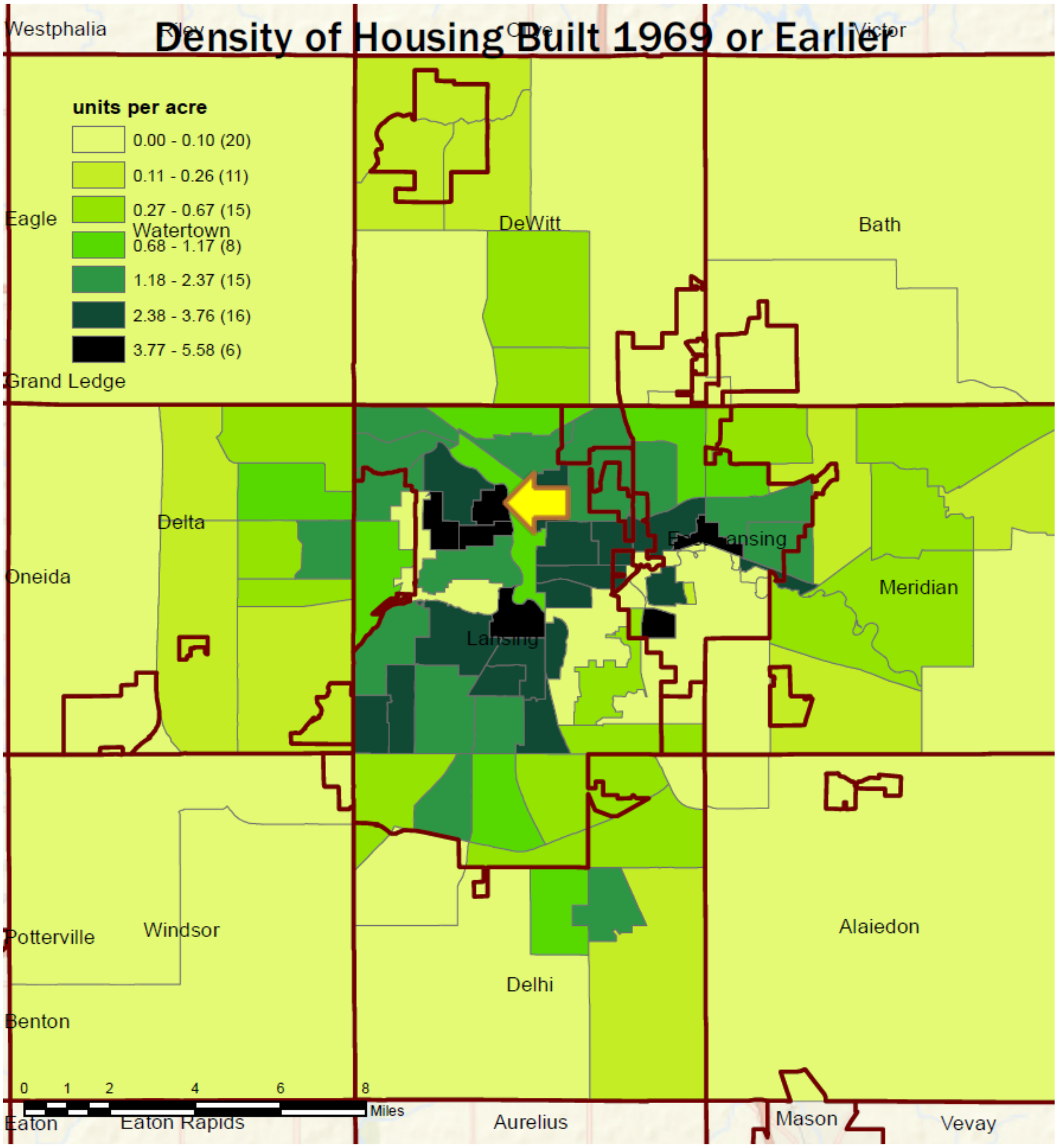
Figure 2-43 and Figure 2-44 illustrate areas in the Tri-County region with higher densities of older housing stock. The highest concentrations of older housing are in Lansing and East Lansing. Specifically, the central and northern areas of Lansing, and the northern area of MSU contain high densities of older housing. Census tract 7 (yellow arrow in Figure 2-44) located in the northern area of Lansing has the highest density of old housing units at 5.58 units per acre and 1,257 units total.

Figure 2-43: Density of "Old" Housing Built in 1969 or Earlier


Density of Housing Built 1969 or Earlier
D1969earlier
0.0 (19)
0.1 - 0.0 (19)
0.1 - 0.2 (19)
0.3 - 0.5 (19)
0.6 - 1.4 (19)
1.5 - 2.8 (18)
2.9 - 5.6 (18)
Lebanon
Essex
Greenbush
Duplain
Dallas
Bengal
St. Johns
Bingham
Ovid
Westphalia
Riley
Olive
Victor
Eagle
Watertown
DeWitt
Bath
Sunfield
Roxand
Grand Ledge
Oneida
Delta
East Lansing
Meridian
Williamstown
Locke
Williamston
Vermontville
Chester
Benton
Potterville
Windsor
Delhi
Alaiedon
Wheatfield
Leroy
Kalamo
Carmel
Charlotte
Eaton
Eaton Rapids
Aurelius
Mason
Vevay
Ingham
White Oak
Bellevue
Walton
Olivet
Brookfield
Hamlin
Onondaga
Leslie
Bunker Hill
Stockbridge
0
2.75
5.5
11
16.5
22
Miles

Source: 2008-2012 American Community Survey 5-Year Estimates, U.S. Census Bureau

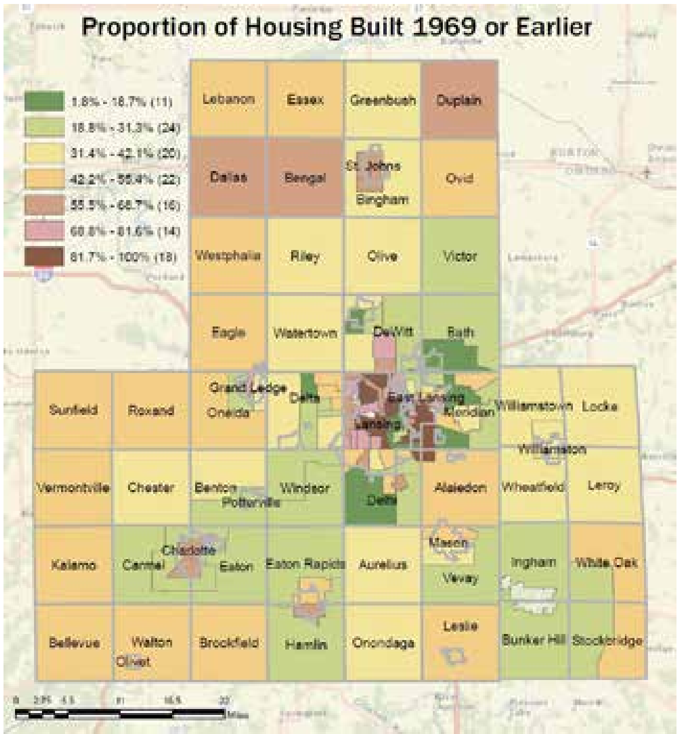
Figure 2-44: Density of "Old" Housing Built in 1969 or Earlier—Urban Core


Density of Housing Built 1969 or Earlier
units per acre
0.00 - 0.10 (20)
0.11 - 0.26 (11)
0.27 - 0.67 (15)
0.68 - 1.17 (8)
1.18 - 2.37 (15)
2.38 - 3.76 (16)
3.77 - 5.58 (6)
Westphalia
Riley
Olive
Victor
Eagle
Watertown
DeWitt
Bath
Grand Ledge
Delta
Oneida
East Lansing
Meridian
Lansing
Potterville
Windsor
Alaiedon
Delhi
Benton
Eaton
Eaton Rapids
Aurelius
Mason
Vevay
0 1 2 4 6 8
Miles

Source: 2008-2012 American Community Survey 5-Year Estimates, U.S. Census Bureau

Figure 2-45 and Figure 2-46 show the proportion of "older" housing built in 1969 or earlier. The proportion of older houses for most of Lansing is quite high. North and central Lansing, and East Lansing have areas where the proportion of old housing units is over 85%.

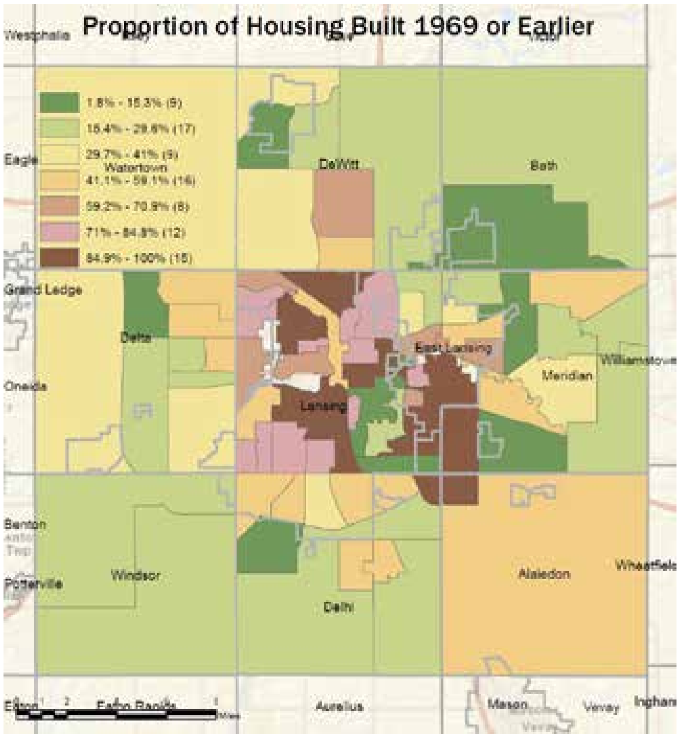
Figure 2-45: Proportion of Housing Built in 1969 or Earlier



Proportion of Housing Built 1969 or Earlier
🟩 1.8% - 18.7% (11)
18.8% - 31.3% (24)
31.4% - 42.1% (20)
42.2% - 55.4% (22)
55.5% - 68.7% (16)
68.8% - 81.6% (14)
81.7% - 100% (18)
Lebanon
Essex
Greenbush
Duplain
Dallas
Bengal
St. Johns
Bingham
Ovid
Westphalia
Riley
Olive
Victor
Eagle
Watertown
DeWitt
Bath
Sunfield
Roxand
Grand Ledge
Oneida
Delta
East Lansing
Lansing
Meridian
Williamstown
Locke
Williamston
Vermontville
Chester
Benton
Potterville
Windsor
Delhi
Alaiedon
Wheatfield
Leroy
Kalamo
Carmel
Charlotte
Eaton
Eaton Rapids
Aurelius
Mason
Vevay
Ingham
White Oak
Bellevue
Walton
Olivet
Brookfield
Hamlin
Onondaga
Leslie
Bunker Hill
Stockbridge
Miles

Source: 2008-2012 American Community Survey 5-Year Estimates, U.S. Census Bureau

Figure 2-46: Proportion of Housing Built in 1969 or Earlier—Urban Core



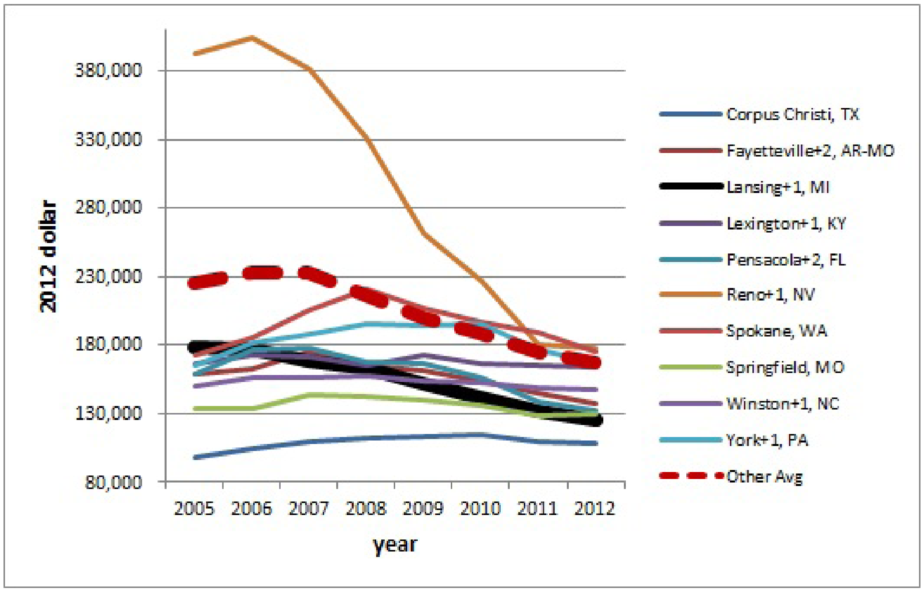
Proportion of Housing Built 1969 or Earlier
1.8% - 15.3% (9)
15.4% - 29.6% (17)
29.7% - 41% (9)
41.1% - 59.1% (16)
59.2% - 70.9% (8)
71% - 84.8% (12)
84.9% - 100% (15)
Westphalia
Eagle
Watertown
DeWitt
Bath
Grand Ledge
Delta
Oneida
East Lansing
Lansing
Meridian
Williamstown
Benton
Potterville
Windsor
Delhi
Alaiedon
Wheatfield
Eaton
Eaton Rapids
Aurelius
Mason
Vevay
Ingham
Miles

Source: 2008-2012 American Community Survey 5-Year Estimates, U.S. Census Bureau

2.4.3. Owner-Occupied Housing Value

Owner-occupied housing values in the Tri-County area have dropped since 2006, with the average sale price of homes sold in 2012 ($124,900) over 30% lower than the average price of homes sold in 2006 ($178,634: 2012 adjusted dollars). As shown in Figure 2-47, the Tri-County has experienced the third highest sales price rate drop of the non-Michigan metropolitan areas in 2012 adjusted dollars.

Figure 2-47: Median Owner-Occupied Housing Value Trend among Comparable Similar Population Size MSAs (2005-2012, in 2012 Dollars)



Source: Tabulations from American Community Survey 1-Year Estimates, U.S. Census Bureau Note: Santa Rosa-Petaluma, CA was not included.

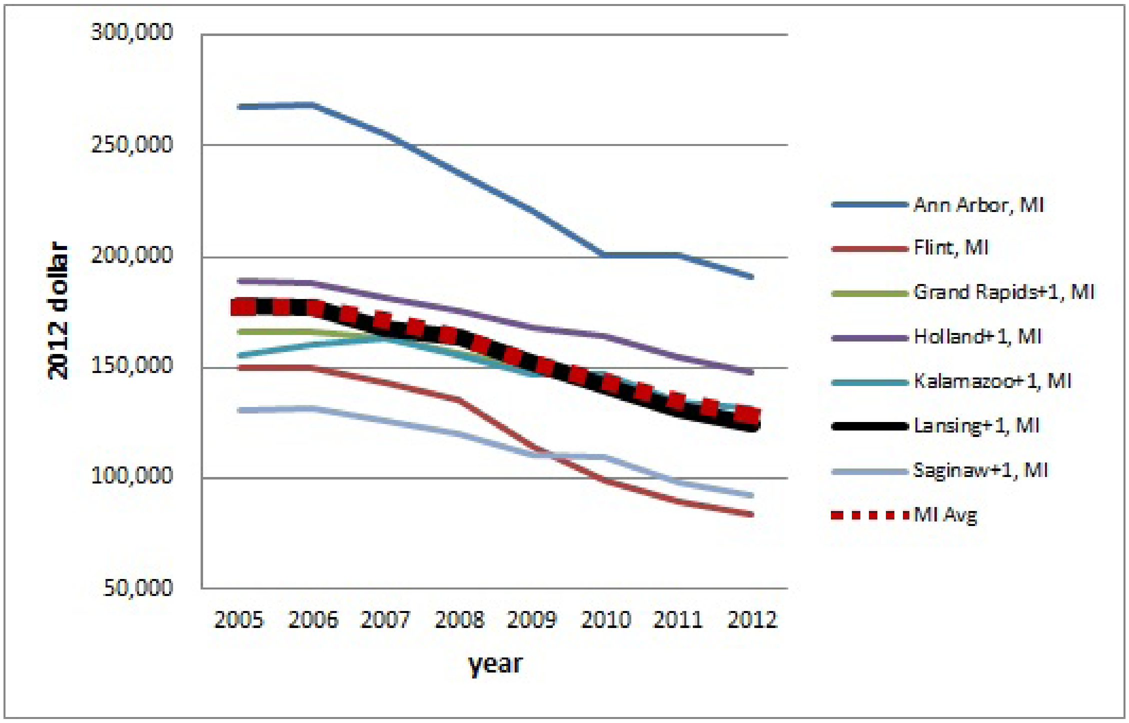
Table 2-12: Median Owner-Occupied Housing Value Trend among Comparable Similar Population Size (2005-2012, in 2012 Dollars)

	2005	2006	2007	2008	2009	2010	2011	2012	Change
Corpus Christi, TX	98,196	105,016	110,147	112,463	113,848	115,198	109,962	108,600	1.11
Fayetteville, AR-MO	158,878	163,105	175,902	165,123	161,784	154,054	144,574	137,200	0.86
Lansing, MI	**178,634**	**177,570**	**167,821**	**163,631**	**152,154**	**142,260**	**131,607**	**124,900**	**0.70**
Lexington, KY	166,051	172,786	171,474	165,763	172,163	166,795	165,198	163,600	0.99
Pensacola, FL	158,878	176,431	177,341	168,108	166,920	156,160	138,856	132,100	0.83
Reno, NV	392,431	404,003	381,583	331,206	261,722	227,343	180,309	177,400	0.45
Santa Rosa, CA	707,599	704,472	679,587	552,934	477,969	435,942	407,277	380,100	0.54
Spokane, WA	172,872	185,657	206,123	220,982	207,045	196,911	189,498	174,900	1.01
Springfield, MO	133,476	133,605	144,131	142,098	139,528	136,679	128,646	129,700	0.97
Winston, NC	150,646	156,385	156,198	157,981	154,080	152,685	149,168	147,100	0.98
York, PA	164,640	181,671	188,190	195,718	193,991	195,332	176,837	167,400	1.02
Other MSAs Avg	225,664	232,791	232,591	216,001	200,109	189,033	174,721	167,545	0.74

Source: American Community Survey 1-Year Estimates, U.S. Census Bureau

Among the Michigan's MSAs, the Tri-County trend closely parallels the Michigan's average, as shown in Figure 2-48.

Figure 2-48: Median Owner-Occupied Housing Value Trend among Comparable Michigan MSAs (2005-2012 in 2012 Dollars)



Source: American Community Survey 1-Year Estimates, U.S. Census Bureau

Table 2-13: Median Owner-Occupied Housing Value Trend among Comparable Michigan MSAs (2005-2012 in 2012 Dollars)

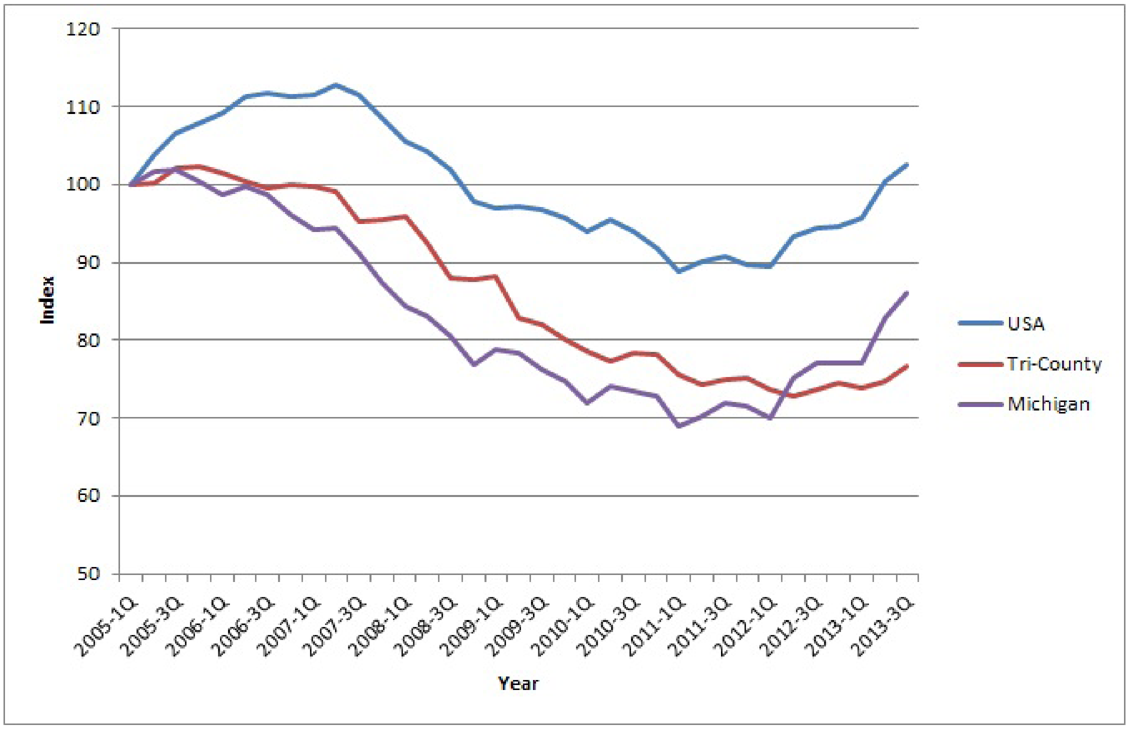
	2005	2006	2007	2008	2009	2010	2011	2012	Change
Ann Arbor, MI	268,010	268,690	255,496	238,251	220,741	200,702	200,320	191,000	0.71
Flint, MI	149,587	149,892	143,135	135,169	114,597	99,087	89,746	84,100	0.56
Grand Rapids, MI	166,522	166,180	163,061	156,702	149,586	144,050	133,241	125,700	0.75
Holland, MI	189,571	188,277	181,548	175,997	167,990	164,268	154,682	147,700	0.78
Kalamazoo, MI	155,820	160,030	163,725	156,169	147,553	146,999	134,262	131,900	0.85
Lansing, MI	**178,634**	**177,570**	**167,821**	**163,631**	**152,154**	**142,260**	**131,607**	**124,900**	**0.70**
Saginaw, MI	131,124	131,782	126,198	120,458	111,173	109,723	98,731	92,200	0.70
MI Avg	177,038	177,489	171,569	163,768	151,971	143,870	134,655	128,214	0.72

Source: American Community Survey 1-Year Estimates, U.S. Census Bureau

2.4.4. Housing Prices in the Tri-County Compared to Michigan and the US

While housing prices have begun to increase in the United States and the State of Michigan, the Tri-County's housing price index had made only modest gains by mid-2013, as shown in Figure 2-49 below. The Housing Price Index for the third quarter of 2013 showed Tri-County housing prices to be at 77% of housing prices in 2005. The Housing Price Index is a weighted, repeat-sales index, meaning that it measures average price changes in repeat sales or refinancings on the same properties in 363 metropolitan regions.[17]

Figure 2-49: Housing Price Indexes for the U.S., Michigan, and the Tri-County Area, 2005-2013



Source: Tabulations from Federal Housing Finance Agency, <http://www.fhfa.gov/Default.aspx?Page=87>

Figure 2-50 shows the median owner-occupied housing value in 2012 in the 17 metropolitan statistics area including the Tri-County. The median housing value in the Tri-County area ($124,900) was lower than the average of other MSAs ($171,810) but very similar with the average of Michigan's MSAs ($128,214).

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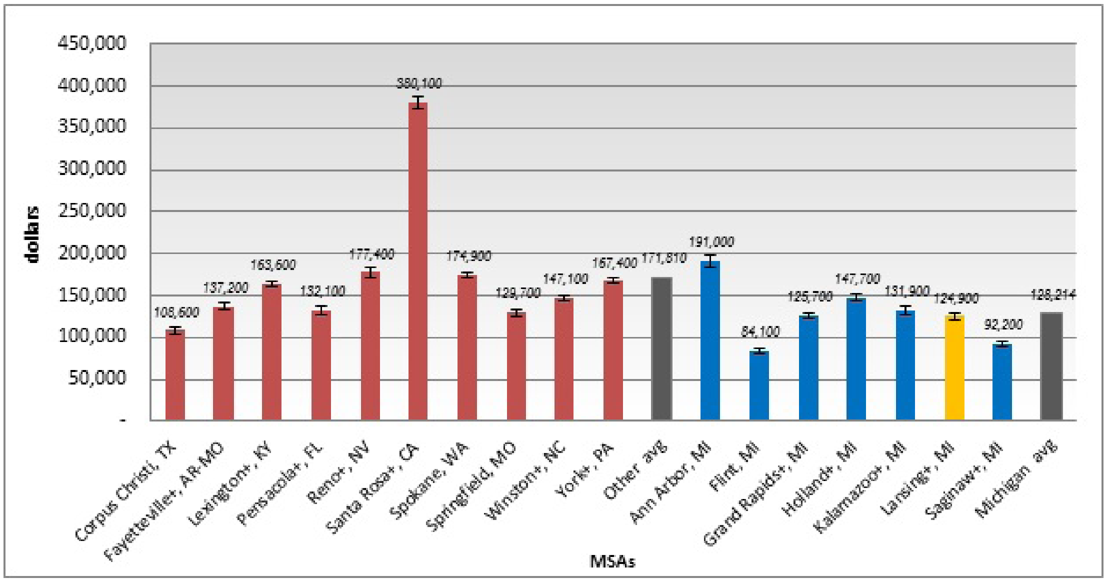
[17] http://en.wikipedia.org/wiki/House_price_index

Figure 2-50: Median Value of Owner-Occupied Housing in Dollars



Source: Tabulations from U.S. Census Bureau American Fact Finder / 2012 American Community Survey 1-Year Estimates

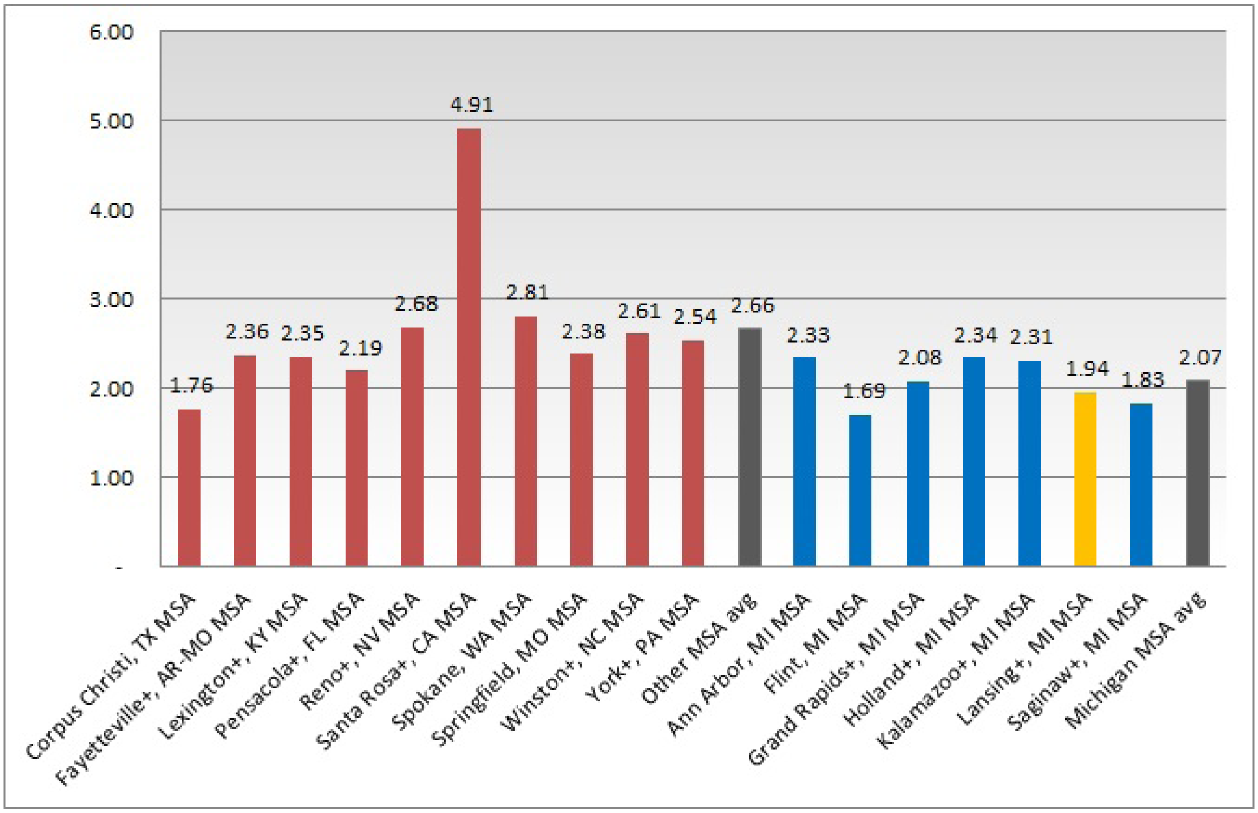
2.4.5. Housing Affordability

While higher-income households have more discretionary income to spend on housing, low-income households have limited housing choice options. Housing affordability is determined by the relationship between the household's income, and the cost of the housing they occupy. A higher income with lower housing costs means higher affordability, and lower income with higher housing costs equates to lower affordability. Using these two factors, an affordability index can be derived based on the ratio:

$$\text{Owner-Occupied Affordability Index} = \frac{\text{Median Owner-Occupied Housing Value}}{\text{Median Annual Household Income}}$$

With this formula, *a lower index number indicates more affordability*. So while the median housing value in the Tri-County is not higher than in other areas, housing affordability must also factor in household income. The median homeowners' income in the Tri-County area ($64,275) was the sixth highest among all 17 MSAs, however, the Owner-Occupied Affordability Index for the Tri-County region was 1.94, the 4th lowest value among the comparison MSAs. (Nation-wide MSAs' average was 2.66 and Michigan MSA's average was 2.07). Consequently, we can conclude that for homeowners, average affordability in the Tri-County area was lower than in other similar-sized metropolitan areas, as shown in Figure 2-51.

Figure 2-51: Housing Affordability Index among the Comparison MSAs

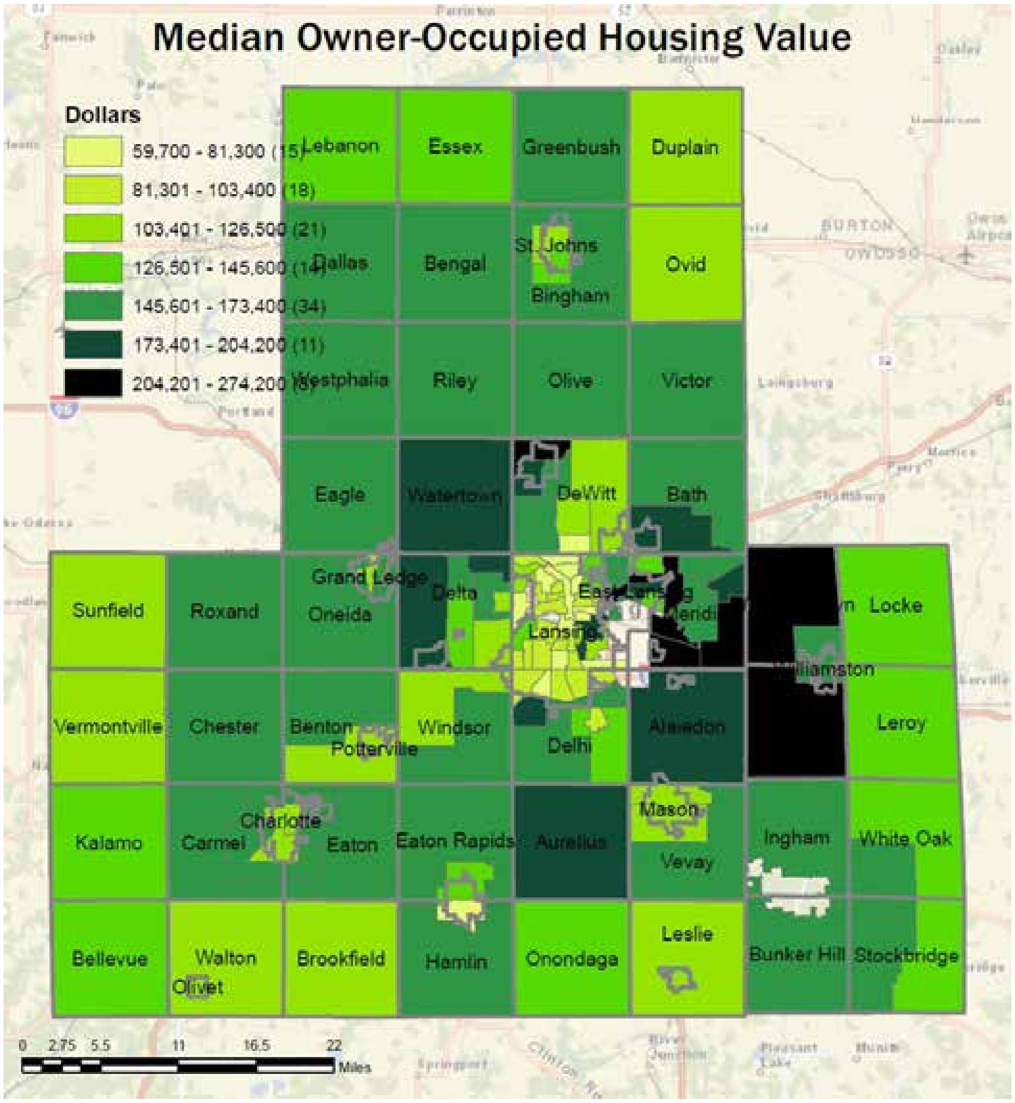


Source: Tabulations from 2012 American Community Survey 1-Year Estimates, U.S. Census Bureau

2.4.6. Tri-County Housing Affordability Analysis

As seen in Figure 2-52, median housing values vary by location. Census tracts with lower valued housing (below $110,000) were clustered in the City of Lansing. The census tracts with higher median values (above $170,000) were dispersed among parts of the City of East Lansing and suburban areas surrounding the two core cities, especially in eastern Ingham County. In particular, housing values in Williamstown, Wheatfield and parts of Meridian townships are higher (over $180,000) than in other areas of the Tri-County region.

Figure 2-52: Homeowners' Median Housing Value (dollars) in Tri-County Areas (2008-2012)

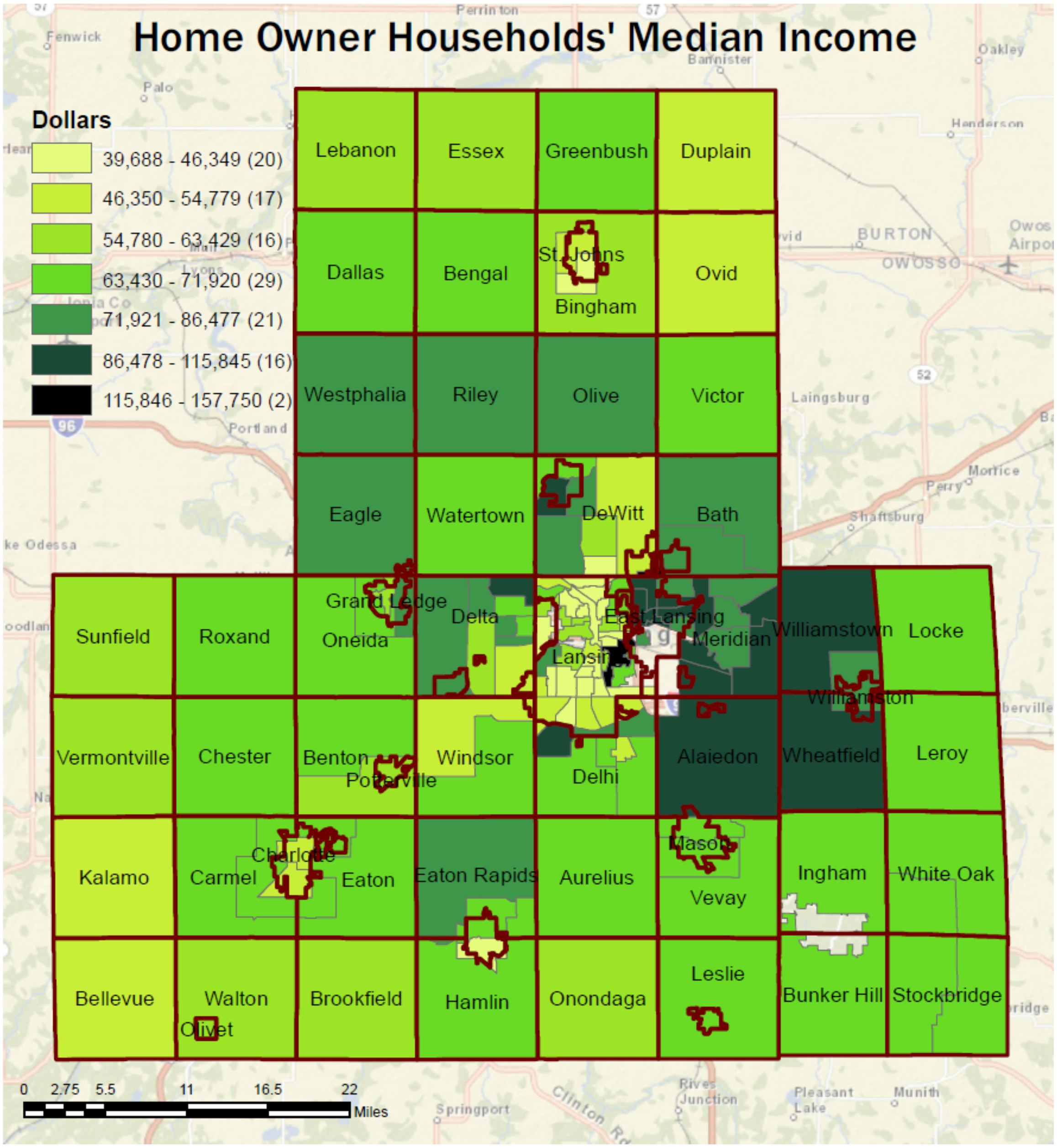

Median Owner-Occupied Housing Value
Dollars
59,700 - 81,300 (15)
81,301 - 103,400 (18)
103,401 - 126,500 (21)
126,501 - 145,600 (14)
145,601 - 173,400 (34)
173,401 - 204,200 (11)
204,201 - 274,200 (8)
Lebanon
Essex
Greenbush
Duplain
Dallas
Bengal
St. Johns
Bingham
Ovid
Westphalia
Riley
Olive
Victor
Eagle
Watertown
DeWitt
Bath
Grand Ledge
Delta
East Lansing
Meridian
Sunfield
Roxand
Oneida
Lansing
Locke
Williamston
Vermontville
Chester
Benton
Potterville
Windsor
Delhi
Alaiedon
Leroy
Charlotte
Kalamo
Carmel
Eaton
Eaton Rapids
Aurelius
Mason
Vevay
Ingham
White Oak
Leslie
Bellevue
Walton
Olivet
Brookfield
Hamlin
Onondaga
Bunker Hill
Stockbridge
0 2.75 5.5 11 16.5 22
Miles

Source: Tabulations from 2008-2012 American Fact Finder ACS 5 year estimates, U.S. Census Bureau

Recalling that the Affordability index is based on the following formula, the Median Householder Income is also provided in Figure 2-53.

$$\text{Owner-Occupied Affordability Index} = \frac{\text{Median Owner-Occupied Housing Value}}{\text{Median Annual Household Income}}$$

Figure 2-53: Home Owner Households' Median Income in Tri-County Areas (2008-2012)


Home Owner Households' Median Income
Dollars
39,688 - 46,349 (20)
46,350 - 54,779 (17)
54,780 - 63,429 (16)
63,430 - 71,920 (29)
71,921 - 86,477 (21)
86,478 - 115,845 (16)
115,846 - 157,750 (2)
Lebanon
Essex
Greenbush
Duplain
Dallas
Bengal
St Johns
Bingham
Ovid
Westphalia
Riley
Olive
Victor
Eagle
Watertown
DeWitt
Bath
Sunfield
Roxand
Grand Ledge
Oneida
Delta
East Lansing
Meridian
Lansing
Williamstown
Locke
Williamston
Vermontville
Chester
Benton
Potterville
Windsor
Delhi
Alaiedon
Wheatfield
Leroy
Kalamo
Carmel
Charlotte
Eaton
Eaton Rapids
Aurelius
Mason
Vevay
Ingham
White Oak
Bellevue
Walton
Olivet
Brookfield
Hamlin
Onondaga
Leslie
Bunker Hill
Stockbridge
0 2.75 5.5 11 16.5 22
Miles

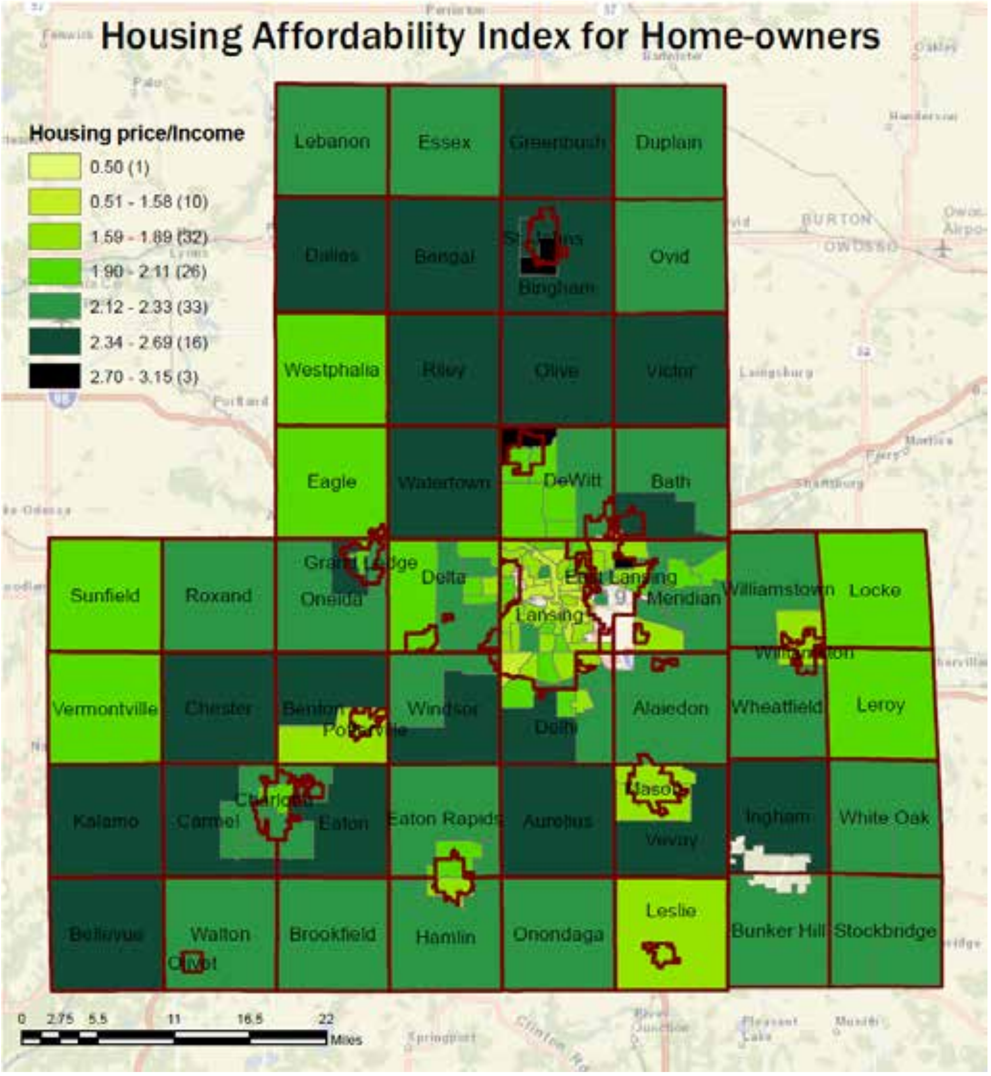
Source: Tabulations from 2008-2012 American Fact Finder ACS 5 year estimates, U.S. Census Bureau

The affordability index was also analyzed by census tract in Figure 2-54. The distribution of Housing Affordability Index differed significantly from the distribution pattern of median housing value and the homeowners' median household income (See Figure 2-53). From Figure 2-54, we see that many rural townships have very high Housing Affordability Index values (over 2.4) because they have relatively higher housing prices and lower household incomes.

Lansing has very low index levels (on average 1.48), even though the city of Lansing also has relatively lower income levels (median income was $51,679 in 2012). In the City of Lansing the low index levels are due to lower housing values (median housing value in Lansing is $76,500), which may be from older and lower quality housing and neighborhood environments.

The highest Affordability Index values for owner occupied housing are found in parts of St. Johns, DeWitt city, and East Lansing (between 2.85 and 3.15), as shown in Figure 2-54.

Figure 2-54: Housing Affordability Index for the Home-owners (2008-2012 estimates)

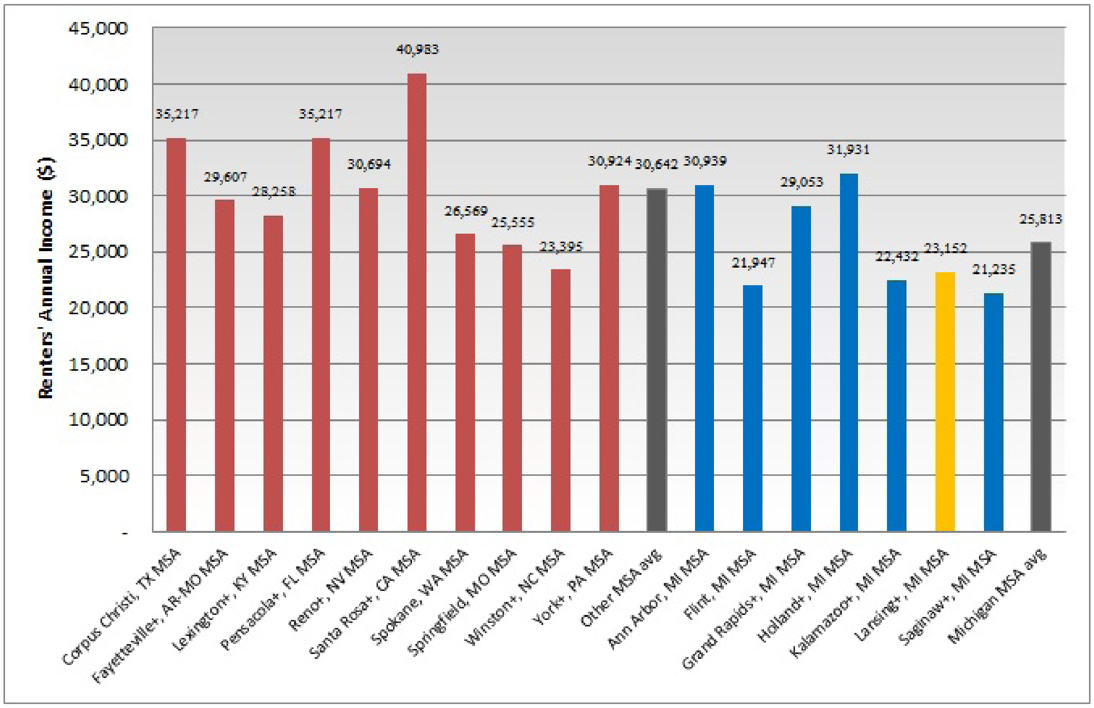

Housing Affordability Index for Home-owners
Housing price/Income
0.50 (1)
0.51 - 1.58 (10)
1.59 - 1.89 (32)
1.90 - 2.11 (26)
2.12 - 2.33 (33)
2.34 - 2.69 (16)
2.70 - 3.15 (3)
Lebanon
Essex
Greenbush
Duplain
Dallas
Bengal
St. Johns
Bingham
Ovid
Westphalia
Riley
Olive
Victor
Eagle
Watertown
DeWitt
Bath
Grand Ledge
Delta
Oneida
East Lansing
Meridian
Lansing
Williamstown
Locke
Sunfield
Roxand
Williamston
Vermontville
Chester
Benton
Potterville
Windsor
Delhi
Alaiedon
Wheatfield
Leroy
Kalamo
Carmel
Charlotte
Eaton
Eaton Rapids
Aurelius
Mason
Vevay
Ingham
White Oak
Bellevue
Walton
Olivet
Brookfield
Hamlin
Onondaga
Leslie
Bunker Hill
Stockbridge
0 2.75 5.5 11 16.5 22
Miles

Source: Tabulations from 2008-2012 American Fact Finder ACS 5 year estimates, U.S. Census Bureau

2.4.7. Rental Housing Affordability

This study also used the 17 comparison metropolitan areas (MSAs) to compare rental housing affordability, as shown in Figure 2-57. The median annual income of renter households in the Tri-County area was $23,152 (Figure 2-55), which was lower than the lowest value of similarly sized metropolitan areas and significantly lower than the average of the Michigan metropolitan areas. Although the median annual household income for all households ($48,637) in the Tri-County area is close to the average of the national and state comparison MSAs (See Figure 2-26), renters' income in the Tri-County region was considerably lower, as shown in Figure 2-55.

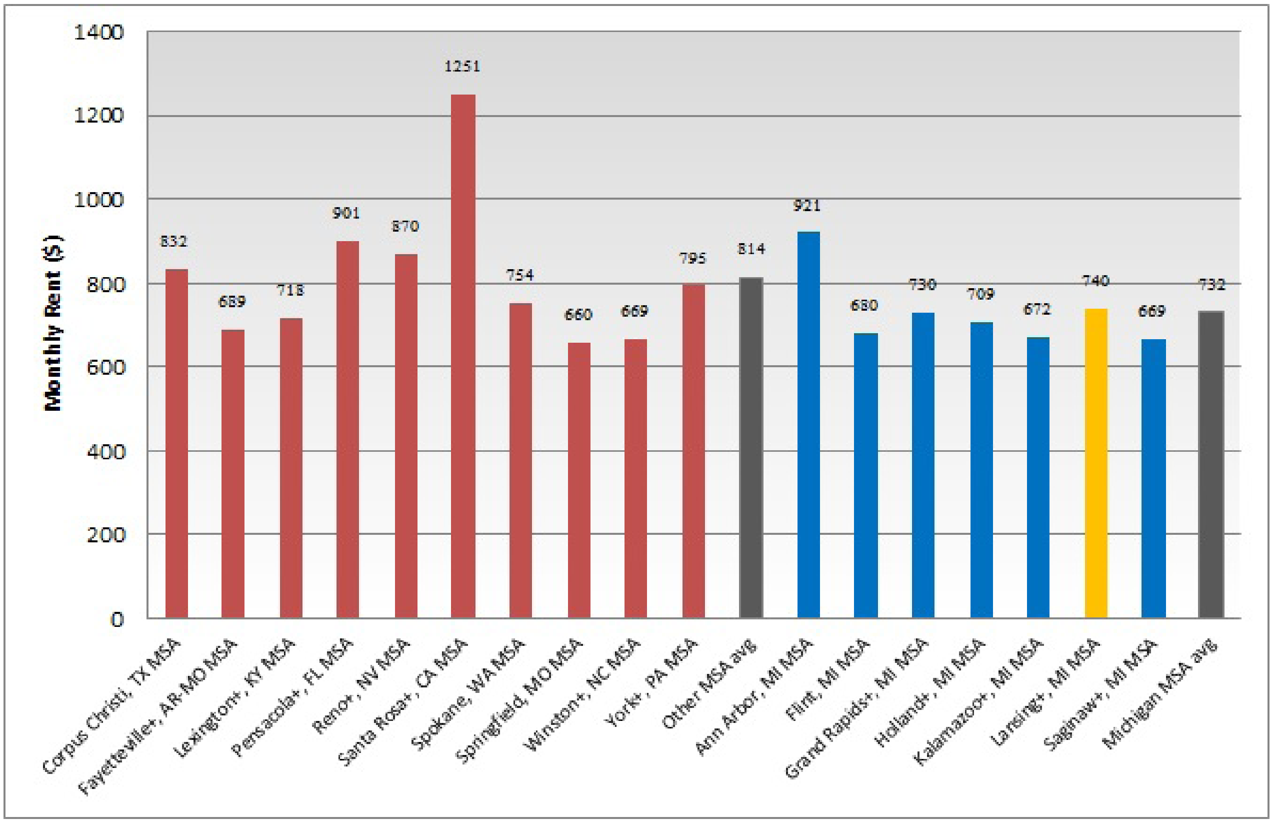
Figure 2-55: Median Household income of Rental Households among Comparison MSAs (2012)



Source: Median household income by tenure, 2012 American Community Survey 1-Year Estimates, U.S. Census Bureau

In addition to the low income of renters, the median gross rent for rental housing in the Tri-County region was $740 in 2012, the 8th highest among the 17 comparison areas (See Figure 2-56).

Figure 2-56: Median Gross Rent among Comparison MSAs (2012)



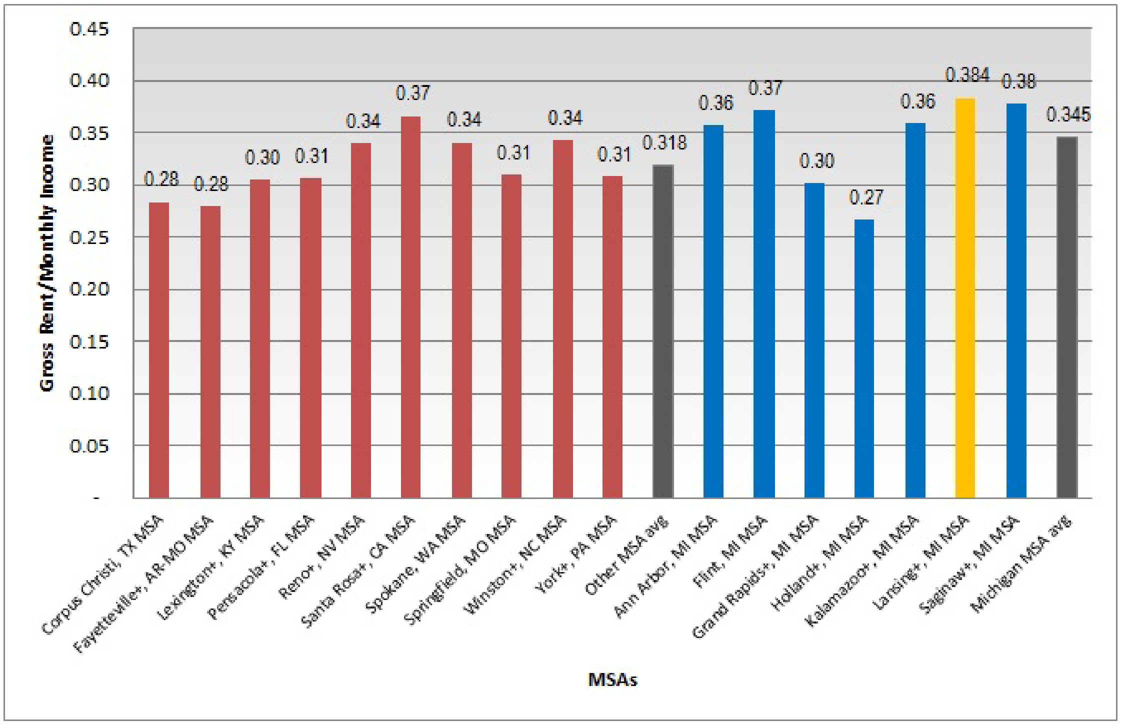
Source: Selected housing characteristics, 2012 American Community Survey 1-Year Estimates, U.S. Census Bureau

Performing a similar calculation for renters as was done for owner occupants produces the following formula:

$$\text{Renter-Occupied Affordability Index} = \frac{\text{Median Rent}}{\text{Median Annual Renter Household Income}}$$

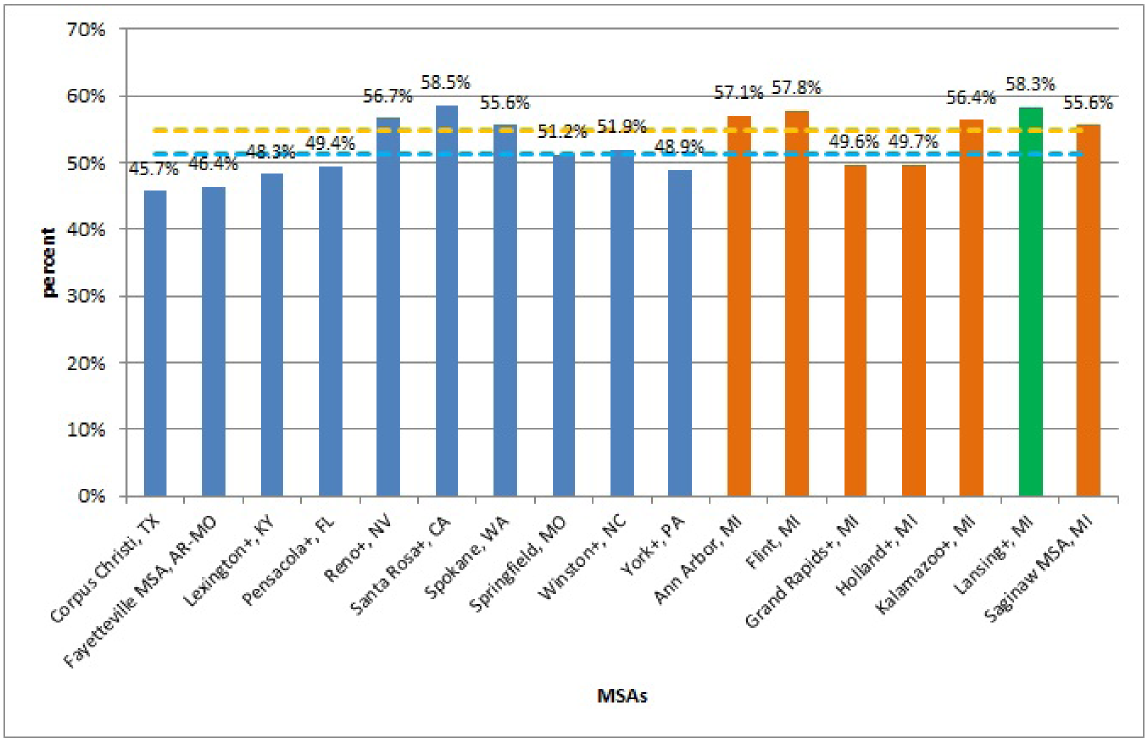
Among the ten comparison metropolitan areas, the Rental Housing Affordability Index of the Tri-County area was the highest, at 38.4% (the average of the 17 MSAs was 32.9%). Based on the fact that the ratio was derived from median household incomes, it follows that over 50% of Tri-County households living in rental housing pay over 30% for rent. Since 30% of annual household income is the threshold for determining housing affordability, it leads to the conclusion that the majority of renting households in the Tri-County region are burdened with unaffordable housing. *In fact, 58.3% of all renters in the Tri-County area paid over 30% of their income toward housing cost (the second highest among the 17 comparison MSAs) in 2012.*

Figure 2-57: Rental Housing Affordability Index among Comparison MSAs



Source: 'Median household income by tenure' and 'Selected housing characteristics', 2012 American Community Survey 1-Year Estimates, U.S. Census Bureau

Figure 2-58: Proportion of Renters who are Spending Over 30% of their Income on their Housing Cost



Source: Selected housing characteristics, 2012 American Community Survey 1-Year Estimates, U.S. Census Bureau

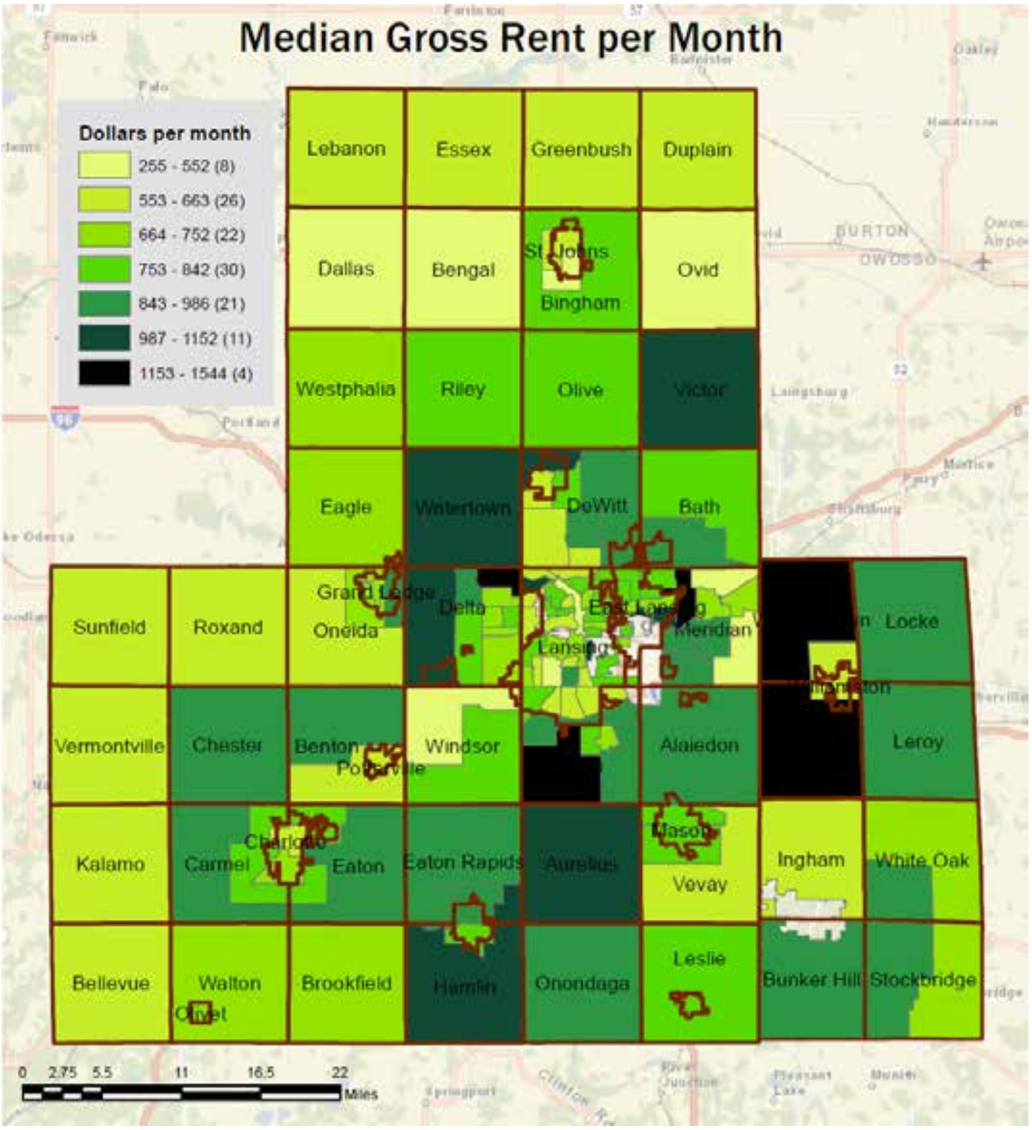
In addition to the Rental Affordability Index, disposable income was analyzed: the income excluding housing costs which is available for other living expenses such as food, healthcare, childcare, and transportation. Disposable income is important because it affects quality of life, and also affects economic growth in the region. The disposable income excluding housing costs of renter-occupied households in the Tri-County ($14,272) was also the lowest level among the 17 MSAs (average is $19,293) (See Table 2-14). Only two Michigan metropolitan areas had a lower disposable income than Tri-County. This infers that rental households in the Tri-County region do not have enough disposable income.

Table 2-14: Median Annual Income, Gross Rent per Year for Renters and Disposable Income for Comparable MSAs (2012)

	Median annual income (Renters)	Median gross rent per year	Disposable Income
Corpus Christi, TX MSA	35,217	9,984	25,233
Fayetteville+, AR-MO MSA	29,607	8,268	21,339
Lexington+, KY MSA	28,258	8,616	19,642
Pensacola+, FL MSA	35,217	10,812	24,405
Reno+, NV MSA	30,694	10,440	20,254
Santa Rosa+, CA MSA	40,983	15,012	25,971
Spokane, WA MSA	26,569	9,048	17,521
Springfield, MO MSA	25,555	7,920	17,635
Winston+, NC MSA	23,395	8,028	15,367
York+, PA MSA	30,924	9,540	21,384
Other MSA Average	30,642	9,767	20,875
Ann Arbor, MI MSA	30,939	11,052	19,887
Flint, MI MSA	21,947	8,160	*13,787*
Grand Rapids+, MI MSA	29,053	8,760	20,293
Holland+, MI MSA	31,931	8,508	23,423
Kalamazoo+, MI MSA	22,432	8,064	14,368
Lansing+, MI MSA	23,152	8,880	14,272
Saginaw+, MI MSA	21,235	8,028	*13,207*
Michigan MSA Average	25,813	8,779	17,034
Total Average	**28,653**	**9,360**	**19,293**

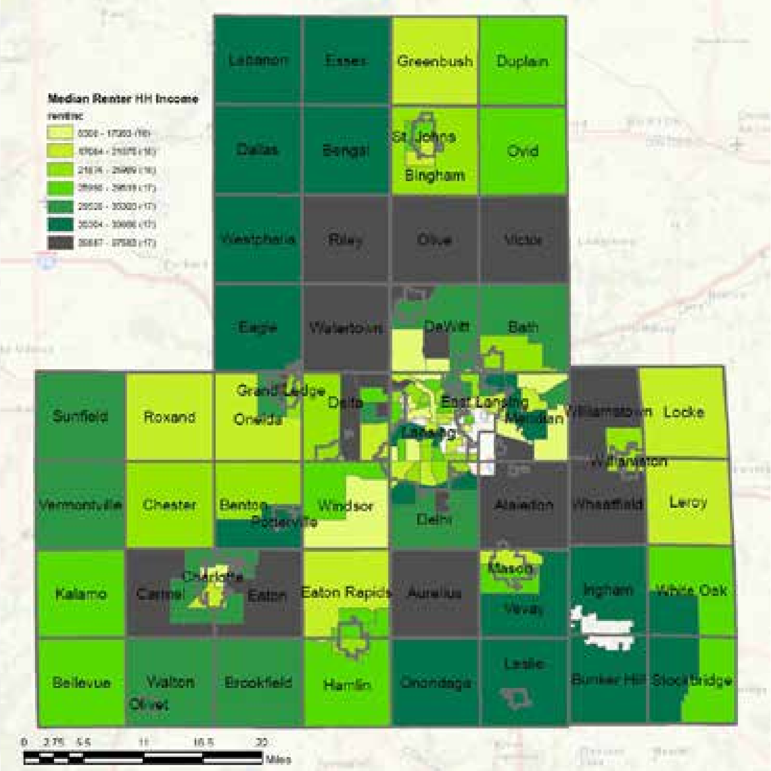
Source: Calculated from the selected housing characteristics, 2012 American Community Survey 1-Year Estimates, U.S. Census Bureau

Figure 2-59: Median Gross Rent per Month in Tri-County Census Tracts (2008-2012 ACS-5 estimates)


Median Gross Rent per Month
Dollars per month
255 - 552 (8)
553 - 663 (26)
664 - 752 (22)
753 - 842 (30)
843 - 986 (21)
987 - 1152 (11)
1153 - 1544 (4)
Lebanon
Essex
Greenbush
Duplain
Dallas
Bengal
St Johns
Bingham
Ovid
Westphalia
Riley
Olive
Victor
Eagle
Watertown
DeWitt
Bath
Grand Ledge
Delta
Oneida
East Lansing
Meridian
Lansing
Sunfield
Roxand
Locke
Williamston
Vermontville
Chester
Benton
Potterville
Windsor
Alaiedon
Leroy
Kalamo
Carmel
Charlotte
Eaton
Eaton Rapids
Aurelius
Mason
Vevay
Ingham
White Oak
Bellevue
Walton
Olivet
Brookfield
Hamlin
Onondaga
Leslie
Bunker Hill
Stockbridge
0 2.75 5.5 11 16.5 22
Miles

Source: Data from U.S. Census Bureau American Fact Finder ACS 5 year estimates.

Figure 2-60: Median Income for Renter Households Income in Tri-County Areas (2008-2012)

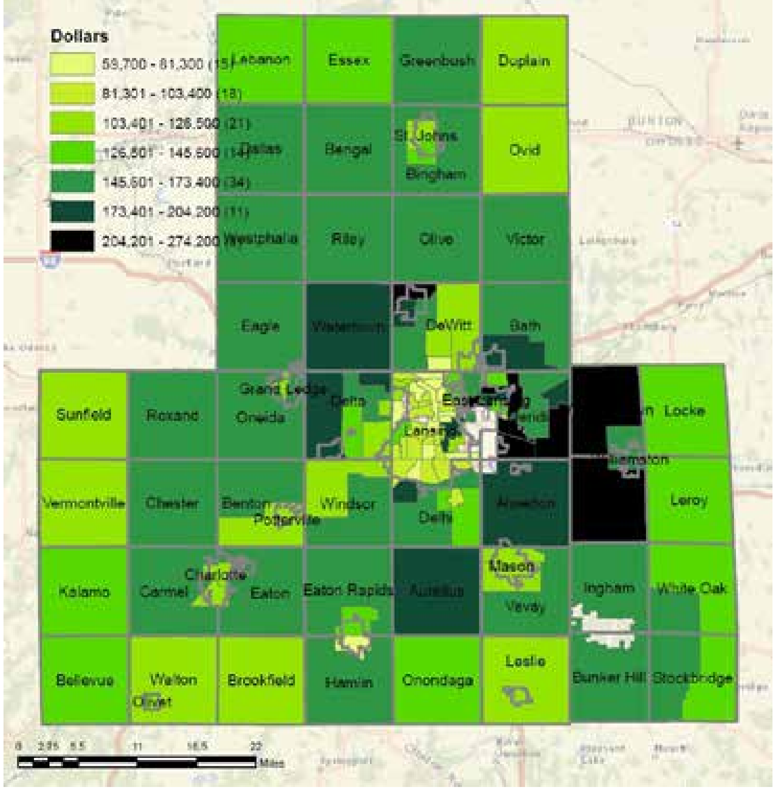

Median Renter HH Income
rentinc
Lebanon
Essex
Greenbush
Duplain
Dallas
Bengal
St Johns
Bingham
Ovid
Westphalia
Riley
Olive
Victor
Eagle
Watertown
DeWitt
Bath
Grand Ledge
Delta
Oneida
East Lansing
Meridian
Lansing
Williamstown
Locke
Williamston
Sunfield
Roxand
Vermontville
Chester
Benton
Potterville
Windsor
Delhi
Alaiedon
Wheatfield
Leroy
Kalamo
Carmel
Charlotte
Eaton
Eaton Rapids
Aurelius
Mason
Vevay
Ingham
White Oak
Bellevue
Walton
Olivet
Brookfield
Hamlin
Onondaga
Leslie
Bunker Hill
Stockbridge
0 2.75 5.5 11 16.5 22
Miles

Source: Data from U.S. Census Bureau American Fact Finder ACS 5 year estimates.

The rental housing affordability index was analyzed by census tract in Figure 2-59. The distribution of Housing Affordability Index was determined from the median gross rent and renters' median household income (See Figure 2-59 and Figure 2-60). Comparing Figure 2-59 with Figure 2-54, we find a different pattern of renter affordability from home-owners affordability patterns. In the City of Lansing (Figure 2-62), home-owners have a lower affordability index score, but renters' affordability index is high (high burden of rental housing). **When we consider that 46.3% of housing units in the city of Lansing are renter-occupied, the majority of renter households have severe housing burdens.**

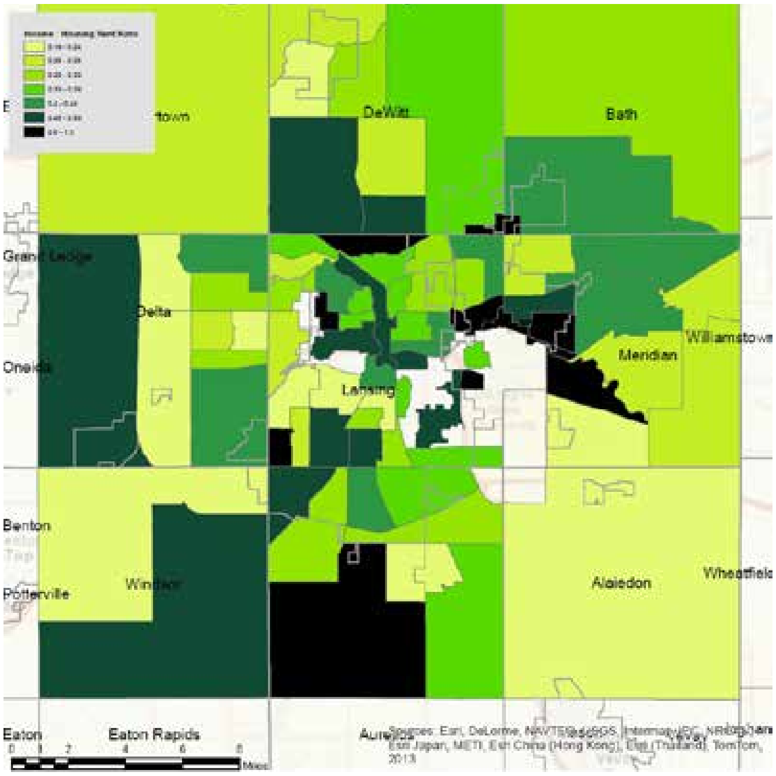
Some parts of East Lansing also showed very high affordability index scores due to the student housing market. Two census tracts have affordability indices over 1.0 which means the gross rent exceeds the household's income (Census tract 43.02 and 41). Most rural areas have lower rental affordability index scores than the home-owners' affordability index scores, except some townships near the city of Lansing.

Figure 2-61: Housing Affordability Index of Rental Housing in Tri-County Census Tracts (2008-2012 estimates)


Dollars
59,700 - 81,300 (15)
81,301 - 103,400 (18)
103,401 - 126,500 (21)
126,501 - 145,500 (14)
145,501 - 173,400 (34)
173,401 - 204,200 (11)
204,201 - 274,200
Lebanon
Essex
Greenbush
Duplain
Dallas
Bengal
St. Johns
Bingham
Ovid
Westphalia
Riley
Olive
Victor
Eagle
Watertown
DeWitt
Bath
Grand Ledge
Oneida
Delta
East Lansing
Lansing
Locke
Sunfield
Roxand
Williamston
Vermontville
Chester
Benton
Potterville
Windsor
Delhi
Alaiedon
Leroy
Charlotte
Kalamo
Carmel
Eaton
Eaton Rapids
Aurelius
Mason
Vevay
Ingham
White Oak
Bellevue
Walton
Olivet
Brookfield
Hamlin
Onondaga
Leslie
Bunker Hill
Stockbridge
0 2.75 5.5 11 16.5 22
Miles

Source: Data from U.S. Census Bureau American Fact Finder ACS 5 year estimates.

Figure 2-62: Housing Affordability Index of Rental Housing (2008-2012 estimates)—Urban Core


town
DeWitt
Bath
Grand Ledge
Delta
Oneida
Williamstown
Meridian
Lansing
Benton
Potterville
Windsor
Alaiedon
Wheatfield
Eaton
Eaton Rapids
Aurelius
Vevay
0 1 2 4 6 8
Miles
Sources: Esri, DeLorme, NAVTEQ, USGS, Intermap, iPC, NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, 2013

Source: Data from U.S. Census Bureau American Fact Finder ACS 5 year estimates.

2.4.8. Affordability Based on the Minimum Wage

According to the National Low Income Housing Coalition, Michigan's minimum wage workers need to work 80 hours a week to afford to rent a two-bedroom unit at Fair Market Rent[18]. This demonstrates that extremely low income households face severe housing affordability problems.

In the previous section, housing affordability was determined by the median housing value or gross rent versus home-owners' or renters' median household income. In addition to the previous method, housing affordability can be analyzed by the minimum wage. Since 2012, Michigan's minimum wage has been $7.40 per hour. A household with one worker working 40 hours per week at minimum wage earns $1,235.80 per month ($14,829.60 per year). Such a household has an affordable housing cost value of $370.74 including rent, utilities, and other incidental housing expenses, based on the 30-percent-of-income standard for housing costs.

In 2012, 15.4% of all households in the Tri-County region earned under $15,000 a year, which is close to the annual income earned by a minimum wage full-time worker. The number of these minimum wage households was approximately 27,914[19]. However, in the Tri-County's rental market there were only 4,011 rental units for less than $400 including the monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.)[20].

The number of owner-occupied houses in the Tri-County area valued at less than $50,000 was 13,846 units in 2012. Owner-occupied units with value less than $50,000 are affordable for minimum wage workers' households if they can get a 30 year mortgage with a 5% interest rate. Such a $50,000 mortgage would require them to pay $268.41 per month in principal and interest. In addition, they would have to pay incidental expenses such as property taxes, utilities, housing insurance, and maintenance which may push the actual costs of housing over $400 per month. Additionally, many of the single-family homes in this price range have significant repair and maintenance needs which may make them unsuitable for a mortgage.

Combining rental housing units and owner occupied housing units, we find that the Tri-County region has less than 18,000 affordable housing units. *Thus, the tri-County region had at least 10,000 fewer affordable housing units than extremely low-income households (in this case, $15,000 a year) in 2012.* If we consider many minimum wage workers also find it difficult to work 40 hours per week, and that much of the housing in this cost range is unsuitable for habitation, we can conclude that extremely low income households have a large housing cost burden, if they can find suitable housing at all.

Michigan's minimum wage would rise to $9.20 by 2017 under a compromise bill passed by the Michigan Senate in May 2014[21]. While this will help to increase housing affordability for extremely low-income households with workers, households with one minimum wage worker will still have a housing affordability problem. We can calculate the affordable housing cost based on the expected 2017 minimum wage. A minimum wage worker who works 40 hours a week will earn $1,533.33 a month ($18,400 a year) and his or her monthly affordable housing cost will be $460 including rent, utility, and other incidental housing expenses, based on the 30-percent-of-income standard for housing cost. Based on the housing stock, rental price, and housing costs, it is hard to say that minimum wage workers will have enough income for affordable housing after 2017. If we consider that a modest 2 bedroom apartment currently costs on average $550 per month in the Tri-County region, and we add $100 for utilities and fuel, we calculate that a worker needs to earn at least $2,167 per month to make this hypothetical apartment affordable. To earn $2,167 at minimum wage, working 40 hours per week, the minimum wage needs to be $12.50 per hour.

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[18] http://nlihc.org/sites/default/files/oor/2013_OOR_Minimum_Wage_Map.pdf

[19] American Community Survey 2012 1-year Estimates, US Census Bureau.

[20] Gross rent, American Community survey 2012 1-year Estimates, US Census Bureau.

[21] http://www.mlive.com/lansing-news/index.ssf/2014/05/michigan_minimum_wage_would_ri.html

2.4.9. Subsidized Housing

The Tri-County region has a number of subsidized housing options for low and very-low income households that qualify. As is the case in the rest of the US, there is much more need than supply of subsidized housing, so waiting lists are long and sometime even closed.

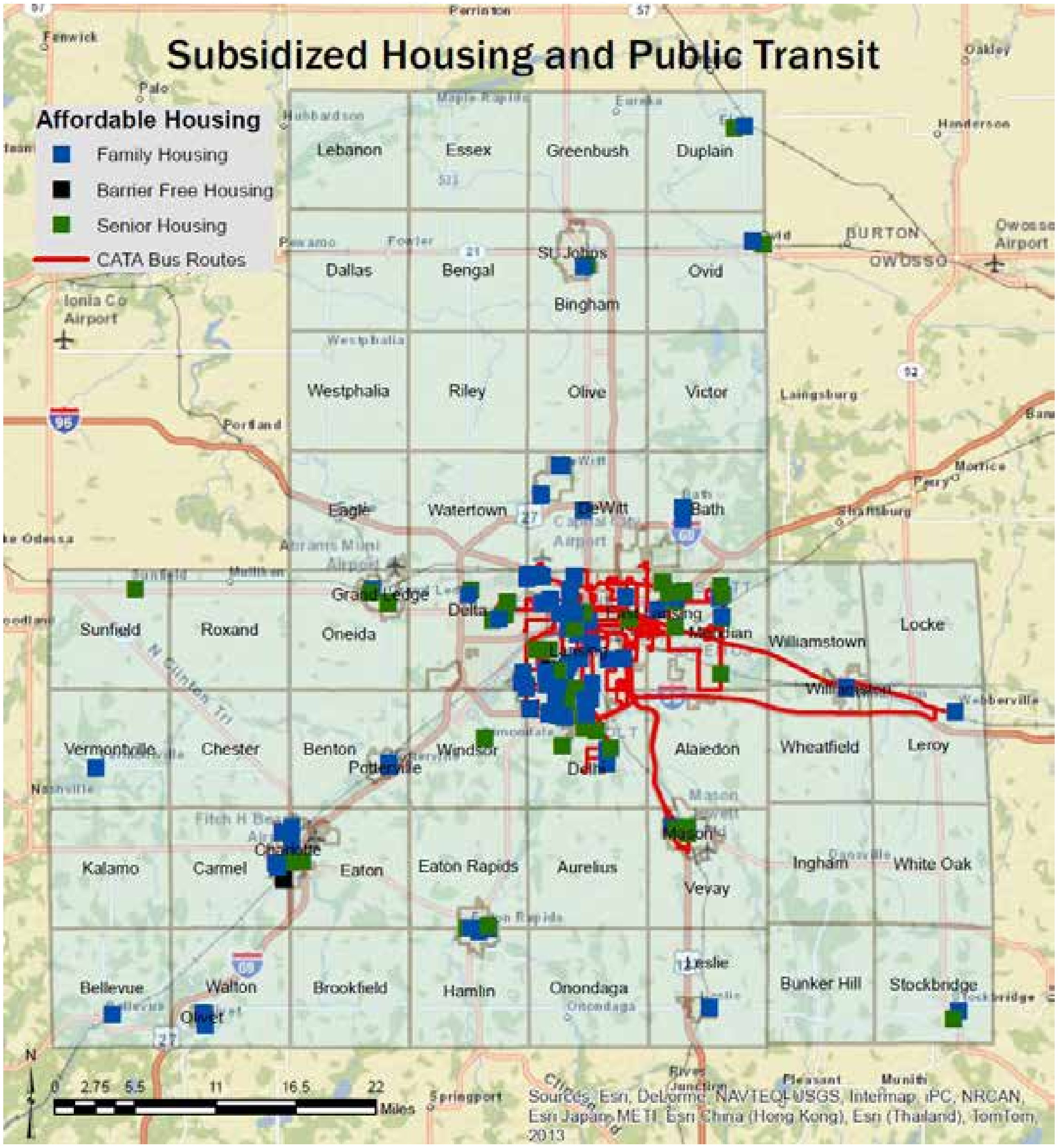
Federal subsidies for housing are provided by the Department of Housing and Urban Development (HUD) and USDA Rural Development (RD). Both departments have a number of programs to provide subsidies and assistance, related to the population being served.
For a concise listing of HUD housing see
http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/mfh/progdesc.
For a description of Rural Development multi-family housing programs see
http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/mfh/progdesc.

Appendix 2 contains a table of subsidized units in the Tri-County region. 8,789 total subsidized units are identified, of which 3,062 units (35%) are set aside for seniors, 72 units (0.8%) are for disabled persons, and the remainder, 5,655 units (64%) are family units. Note that some of the senior units also accept persons with disabilities, although they may not have programming suitable for younger persons.

Of the 8,789 identified units with subsidies, 6,421 units (73%) have loans or tax credits that are scheduled to expire in the coming years. When these loans or credits expire, the owner has the option of raising rents to market levels, selling the property to another owner who may or may not continue to offer affordable rental rates, or seeking out other funds or subsidies to continue providing affordable housing. There is potential for losing many affordable housing units if these financial supports are not renewed.

Figure 2-63 provides an overview of where subsidized multi-family housing is located and the CATA transit routes. Eaton and Clinton counties have on-call public transit that is not on standardized routes.

Figure 2-63: Locations of Subsidized Multi-Family Housing Development


Subsidized Housing and Public Transit
Affordable Housing
Family Housing
Barrier Free Housing
Senior Housing
CATA Bus Routes
Lebanon
Essex
Greenbush
Duplain
Dallas
Bengal
St. Johns
Bingham
Ovid
Westphalia
Riley
Olive
Victor
Eagle
Watertown
DeWitt
Bath
Sunfield
Roxand
Oneida
Grand Ledge
Delta
Lansing
Meridian
Williamstown
Locke
Vermontville
Chester
Benton
Potterville
Windsor
Delhi
Alaiedon
Wheatfield
Leroy
Kalamo
Carmel
Charlotte
Eaton
Eaton Rapids
Aurelius
Mason
Vevay
Ingham
White Oak
Bellevue
Walton
Olivet
Brookfield
Hamlin
Onondaga
Leslie
Bunker Hill
Stockbridge
Ionia Co Airport
Portland
Laingsburg
Owosso Airport
OWOSSO
BURTON
N
0 2.75 5.5 11 16.5 22 Miles
Sources: Esri, DeLorme, NAVTEQ, USGS, Intermap, iPC, NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, 2013

2.4.10. Housing Quality

Even though the Tri-County's overall housing affordability is at a positive level, it is important to consider the quality of housing in this area, because there is a probability that lower housing prices are due to lower quality of housing. Housing quality can be measured by several indicators. One of the general indicators is the age of the housing stock. In the Tri-County area, 48.1% of our housing was built before 1970 (See Figure 2-40 in Section 2.4.2). This was the third highest among the Michigan comparable MSAs, and the highest proportion of the 17 similar population size MSAs. If housing quality can be equated to the age of the housing stock, it is difficult to say that the Tri-County's housing quality is good.

It seems low quality of housing is one of the reasons that the Tri-County area has lower housing values and lower housing affordability index values. From the high occupancy rates of old houses, there is a clear desire to rehabilitate old houses where feasible.

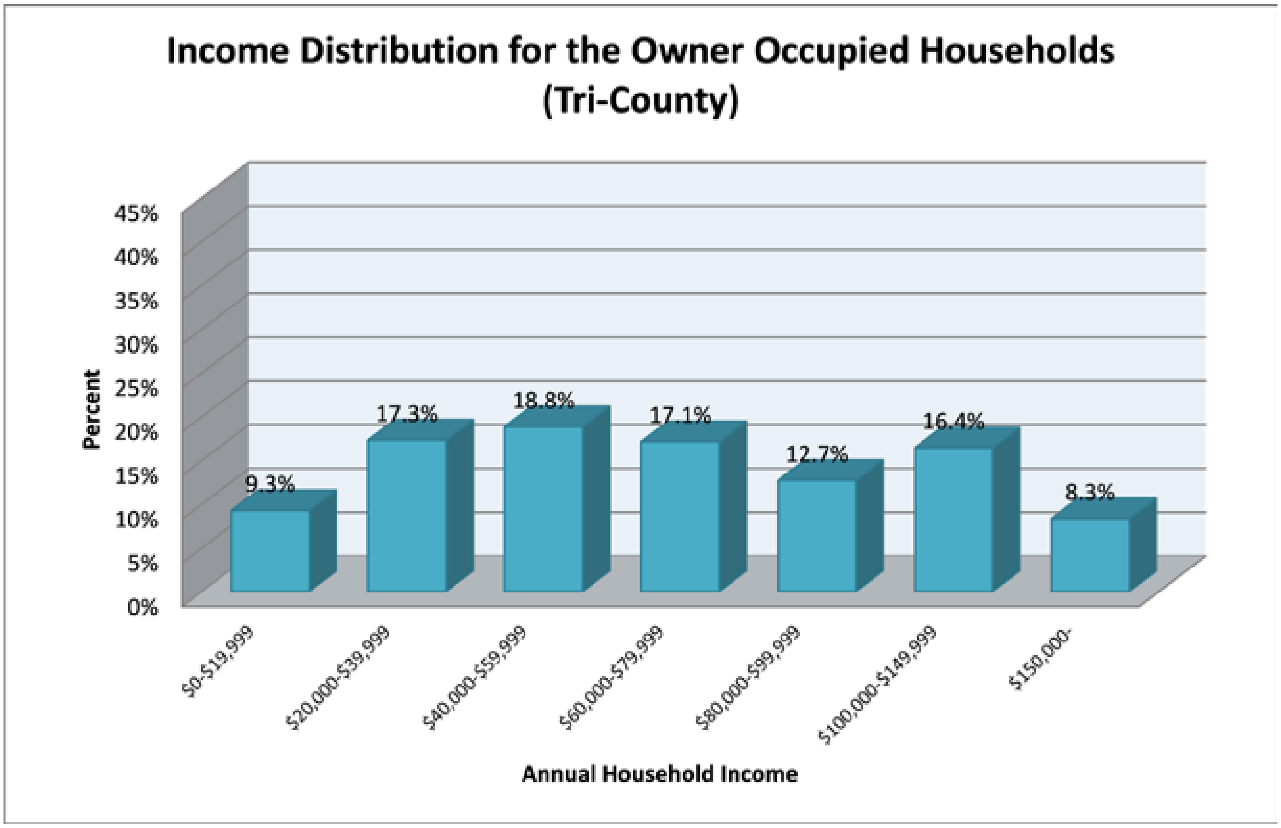
2.4.11. Income Distribution and Tenure

2.4.11.1. Renting and Owner-Occupancy Compared with Income

Of the 180,387 housing units in the Tri-County region estimated to be occupied in 2012, 66.7% were owner-occupied and 33.3% were rental units. Of course, this figure varies widely when we look deeper into individual communities.

Figure 2-64 below shows income distribution of all homeowners in the Tri-county region in 2012. It illustrates that owner-occupants were moderately well distributed across the income groupings, with expected reductions at both ends.

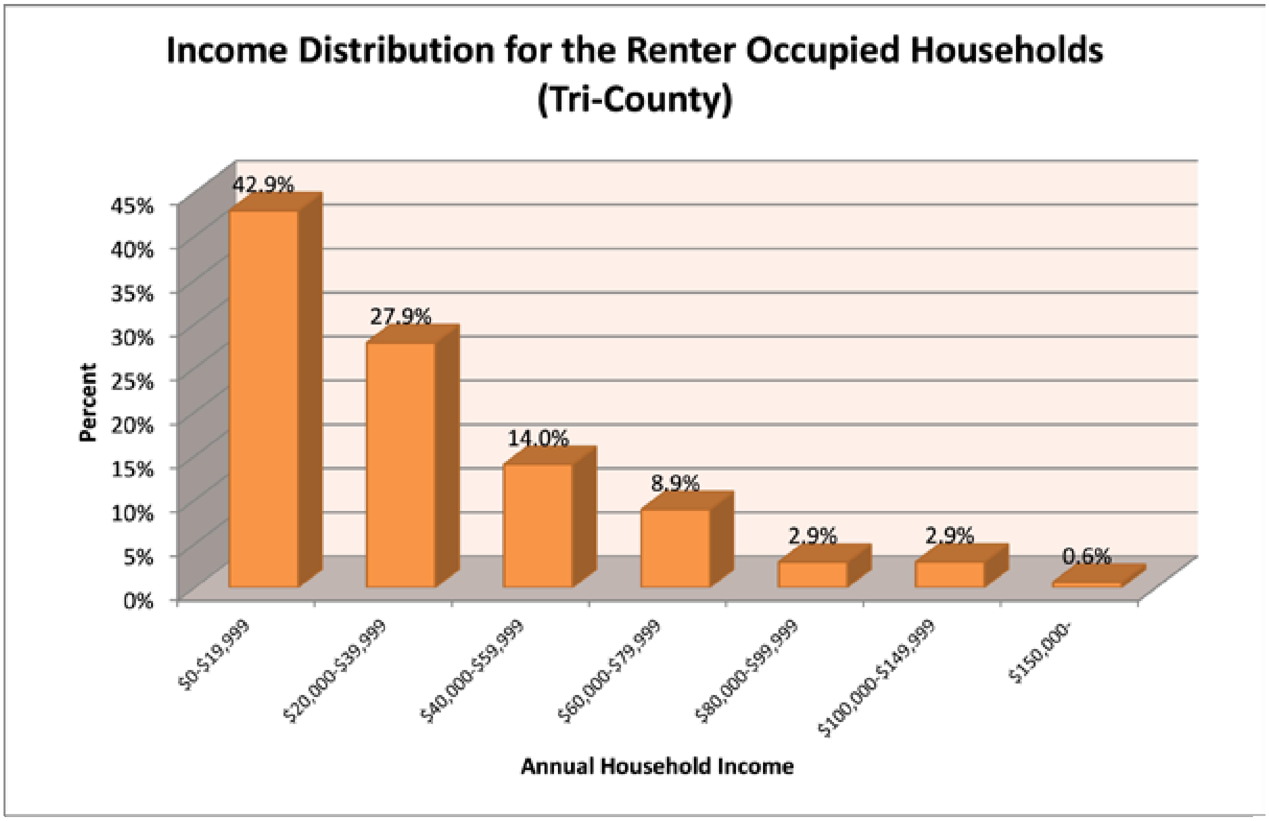
Figure 2-64: Income Distribution for Owner-Occupied Households in the Tri-County region, 2012



Source: Tabulations from the tenure by household income in the past 12 months / 2012 American Community Survey 1-year estimates

Figure 2-65 shows the income distribution of all renters in the Tri-County Region in 2012. It shows us that renters are much more likely to have incomes below $40,000. In fact, by summing, we find that the proportion of households earning over $40,000 among all renter households is 29.3%. However, for homeowner households the proportion of households with annual household income over $40,000 is 73.4%. Thus we see sharply that the lower the income of a household, the more likely they are to rent their housing.

Figure 2-65: Income Distribution for Renter-Occupied Households in the Tri-County Region, 2012



Source: Tabulations from the tenure by household income in the past 12 months (in 2012 inflation-adjusted dollars) / 2012 American Community Survey 1-year estimates.

2.4.12. Percent of Income Spent on Housing Costs

The percentage of a household's income that is spent on housing costs such as rent or mortgage, taxes, insurance, and utilities is a key indication of the household's poverty level. Examining a community's aggregate percentage of income spent on housing gives us a sense of the demand for affordable housing, as well as availability of household income for other purposes, such as food, health care, education, and so forth.

In the Tri-County area, over three-fourths (78.6%) of homeowners with annual incomes of less than $20,000 (9.3% of the total homeowner households) spend over 30% of their income on housing costs.[22] We are reminded that 30% of household income is the level that housing experts use to determine if a housing unit is "affordable" for a particular household or family.

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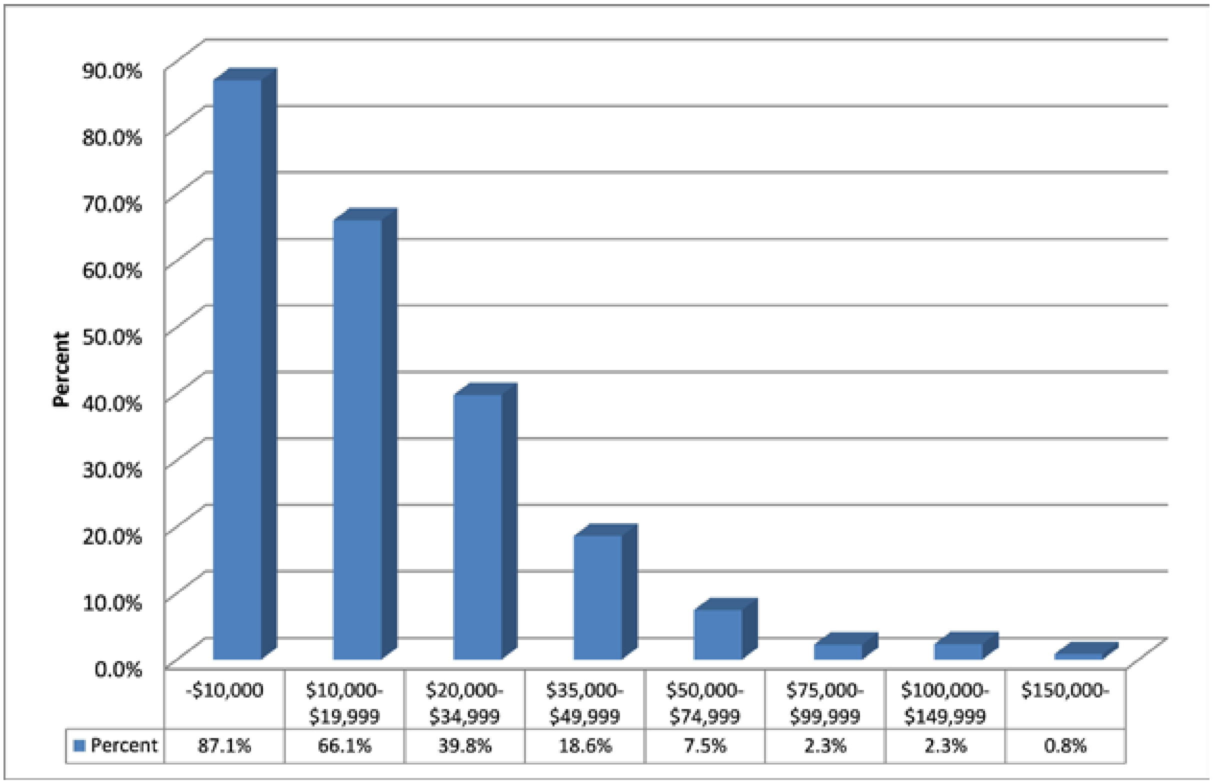
[22] 2012 American Community Survey 1-Year Estimates

Figure 2-66 shows that the portion of households that spend over 30% of their income on housing costs dramatically decreases as household income increases. It also shows that low and extremely low-income households overly spend their income on housing costs. Thus housing policies and supports are needed to help them secure stable housing and quality of life.

Figure 2-66: Percent of Homeowners that Spend over 30 % of their Income on Housing Cost



Source: Tabulations from 'Household income by selected monthly owner costs as a percentage of household income' 2012 American Community Survey 1-Year Estimates

Looking at outliers in the analysis of housing values to household income, we find that in the Tri-County area, 43.5% of owner-occupied households making less than $10,000 per year own houses valued at over $100,000 (at least 10 times the households' income). It can be assumed that most of these households are retirees or disabled workers and that they purchased their houses when they were active workers, but currently their income has decreased due to retirement or other reasons. We can expect that they may be potential movers to more affordable homes in the future (home downsizing).

2.4.13. Housing Vacancy

Vacancy rates indicate the level of demand for housing and the ease a household has finding safe and affordable housing that meets their needs. Housing may be vacant for a number of reasons. It may be dilapidated and unlivable, unrented or unoccupied at the time the survey was conducted, or in the case of owner-occupied housing, it may be for sale, or in probate or foreclosure and awaiting dispensation from the courts. Generally, the vacancy rate in a region is directly related to the economy of the region. According to the U.S. Department of Housing and

Urban Development, an overall optimal housing vacancy rate is considered to be 3 percent[23] and the optimal rental vacancy rate is considered to be 5%[24].

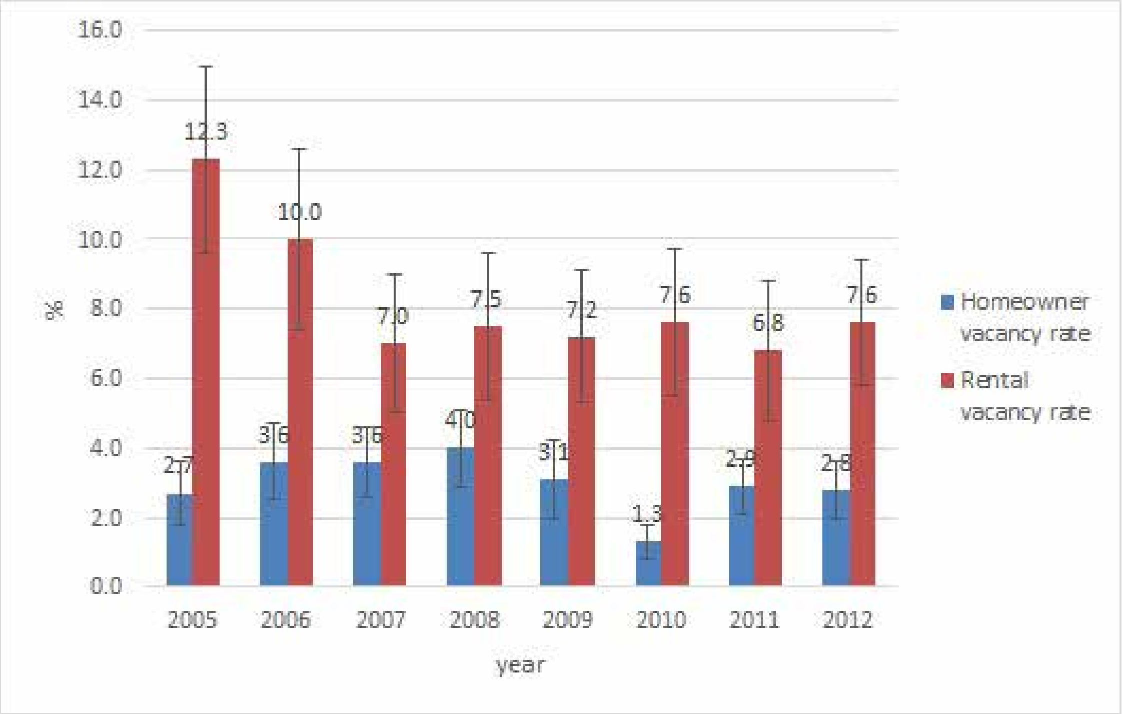
According to Table 2-15 and Figure 2-67, homeowner vacancy rates have been under 3 percent except for during the period of financial crisis of 2007–08. The rental vacancy rates in the Tri-County have been higher than 5 percent. This may partly be from the high gross rent burdens and relatively low regional household income, as shown in Figure 2-65.

Table 2-15: Homeowner and Rental Vacancy Rates (1990-2010)

	1990	2000	2010
Homeowner vacancy rate	1.2%	1.4%	2.5%
Rental vacancy rate	6.4%	6.2%	8.9%

Source: Profile of General Population and Housing Characteristics, Census each year, US Census Bureau

Figure 2-67: Housing Vacancy Rates between 2005 and 2012



Source: Selected Housing Characteristics, American Community Survey 1-Year Estimates each year, US Census Bureau

Note: As the margins of error are relatively large, the graph is only for demonstrating the trend.

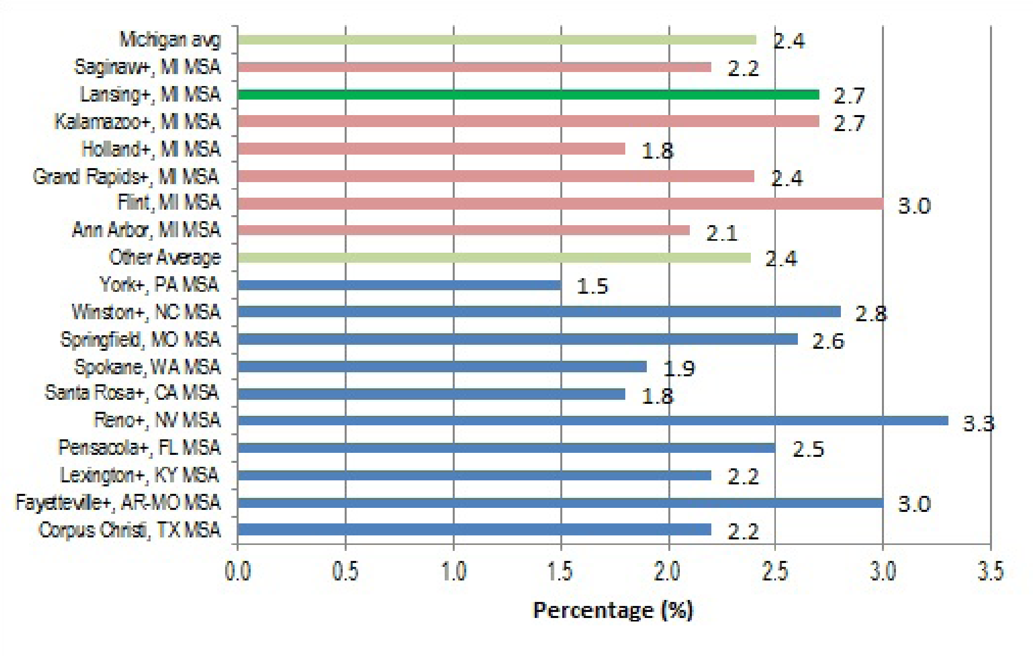
---

[23] http://barronwi.govoffice3.com/vertical/Sites/%7B55B35465-9825-4C7F-A839-E0EDFC6408E8%7D/uploads/%7BF108C85C-CC20-4950-87EC-B19305FFC4FF%7D.PDF

[24] 2001-2007 housing element city of Martinez, CA (http://www.cityofmartinez.org/civicax/inc/blobfetch.aspx?BlobID=2387), Oswego County Comprehensive Plan 1997 (http://pbadupws.nrc.gov/docs/ML0609/ML060940198.pdf), and City of Broward (http://www.co.broward.fl.us/BrowardHousingCouncil/BrowardCountyCities/Documents/CP2008CoconutCreek.pdf)

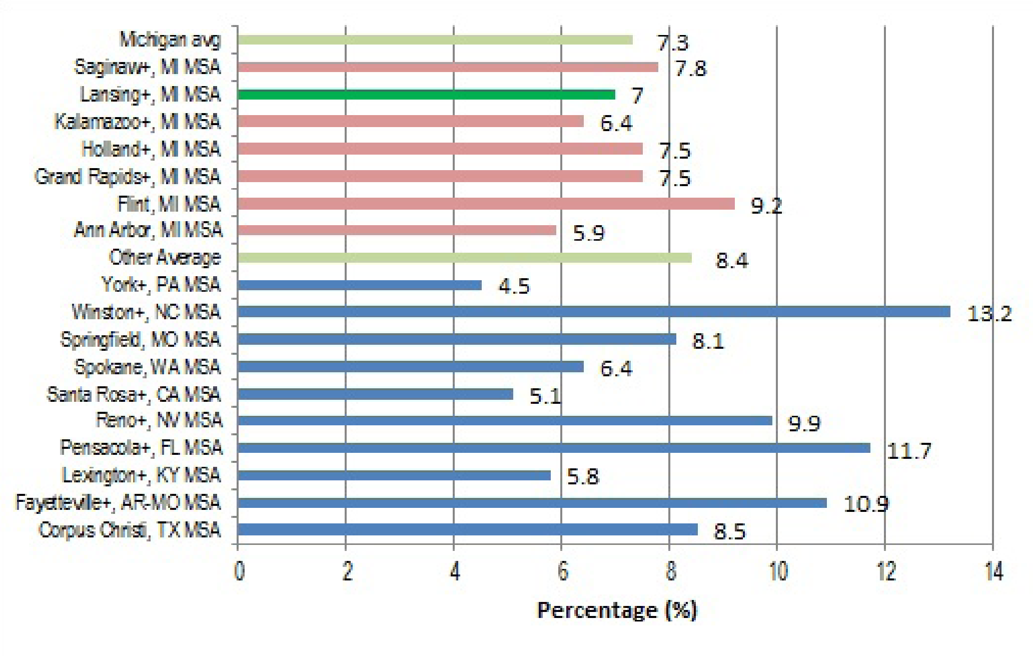
The average vacancy rates for homeowner and rental units between 2008 and 2012 were 7.0% and 2.7% respectively (See Figure 2-68 and Figure 2-69). The owner-occupied vacancy rate was higher than the averages of both the Michigan and nation-wide comparison MSAs. The average rental vacancy rate was lower than the averages as shown in Figure 2-69.

Figure 2-68: Owner-Occupied Vacancy Rates in 17 MSAs (Estimates 2008-2012)



Source: Selected Housing Characteristics, 2008-2012 American Community Survey 5-Year Estimates, US Census Bureau

Figure 2-69: Rental Vacancy Rates in 17MSAs (Estimates 2008-2012)



Source: Selected Housing Characteristics, 2008-2012 American Community Survey 5-Year Estimates, US Census Bureau

2.5. Projections

2.5.1. Population and Households Projection

The estimation of housing demand is largely based on population projections and the projected composition of households. In Mid-Michigan, the Tri-County Regional Planning Commission (TCRPC) has regularly estimated the regional population and number of households to support a variety of regional plans. The TCRPC serves Ingham, Clinton and Eaton Counties by planning for and coordinating intergovernmental solutions to growth-related problems, providing technical assistance to local governments, and meeting the needs of communities across the region.[25]

Recently, the TCRPC developed population and household projections for the Tri-County region to year 2045 for the Long Range Transportation Plan.[26] The TCRPC prepared population and household projections by two different methods. One projection was estimated by the "Trend Scenario", and the other projection was estimated by the "Wise Growth Scenario". The "Trend Scenario" projection is based upon the population and household growth to 2010, and the "Wise Growth Scenario" projection is based on regional demographic, housing, economic and other conditions effecting population growth. In this housing plan, population and household projection by the "Wise Growth Scenario" was accepted for housing related estimations because, as discussed in section 2.2.1, without catalytic economic growth, the future population in the Tri-County area is likely to remain stable in the near future, as seen in Figure 2-2 and Figure 2-3.

Based on the "Wise Growth Scenario" projection, in 2020 the total population in the Tri-County area will be around 482,656 people with 198,973 households. The model forecasts a projected 4% population increase in the Tri-County from 2010. The population in Ingham County is projected to increase by 5.2%, while the growth rates of Clinton and Eaton County were expected to be 2.1% and 2.3% respectively. The projection estimates that there will be an 8.5% increase in the number of households by 2020.

Household size is expected to be reduced, due to the increasing number of senior households and one person households. TCRPC estimated that household size will be reduced to 2.43 persons per household by 2020, which is a slight reduction from 2.45 in 2012 and 2.48 in 2000.

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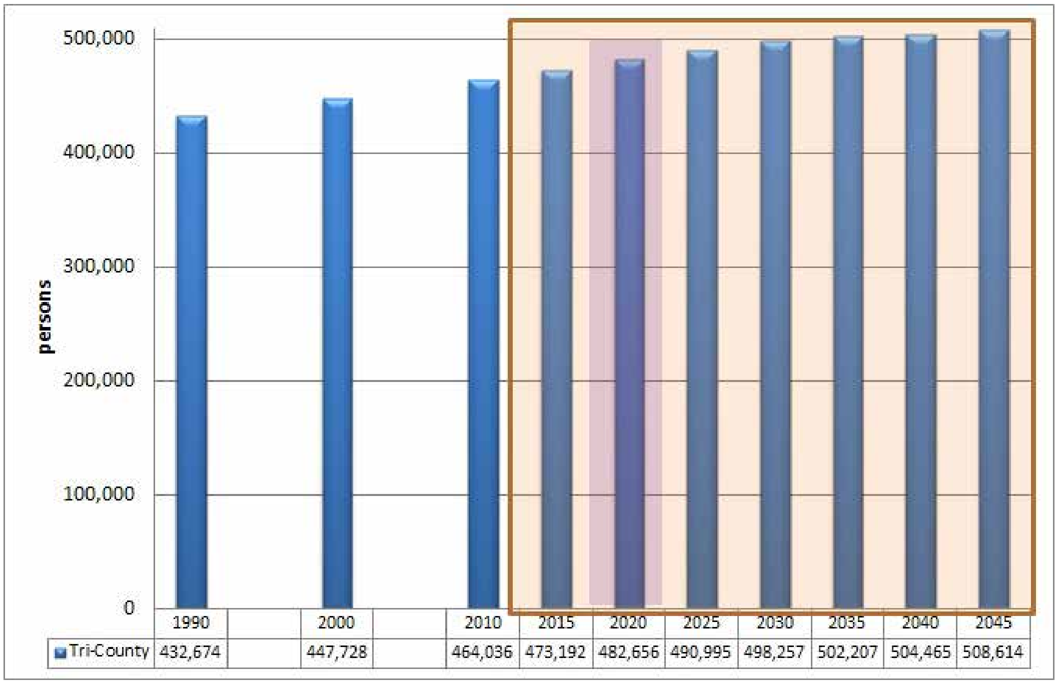
[25] http://tri-co.org/

[26] http://www.mitcrpc.org/

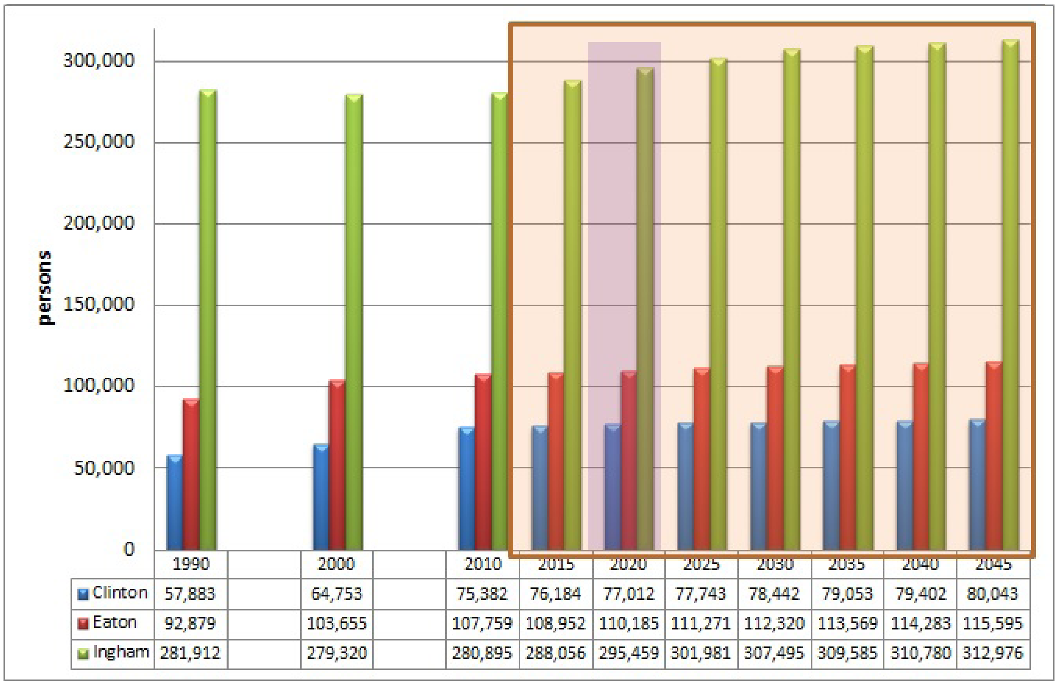
Figure 2-70: Population Projection of the Tri-County by 2045



	1990	2000	2010	2015	2020	2025	2030	2035	2040	2045
🟦 Tri-County	432,674	447,728	464,036	473,192	482,656	490,995	498,257	502,207	504,465	508,614

Source: http://www.mitcrpc.org/county_level_adopted_wg.htm

Figure 2-71: Population Projection of Ingham, Clinton and Eaton County by 2045



	1990	2000	2010	2015	2020	2025	2030	2035	2040	2045
🟦 Clinton	57,883	64,753	75,382	76,184	77,012	77,743	78,442	79,053	79,402	80,043
🟥 Eaton	92,879	103,655	107,759	108,952	110,185	111,271	112,320	113,569	114,283	115,595
🟩 Ingham	281,912	279,320	280,895	288,056	295,459	301,981	307,495	309,585	310,780	312,976

Source: http://www.mitcrpc.org/county_level_adopted_wg.htm

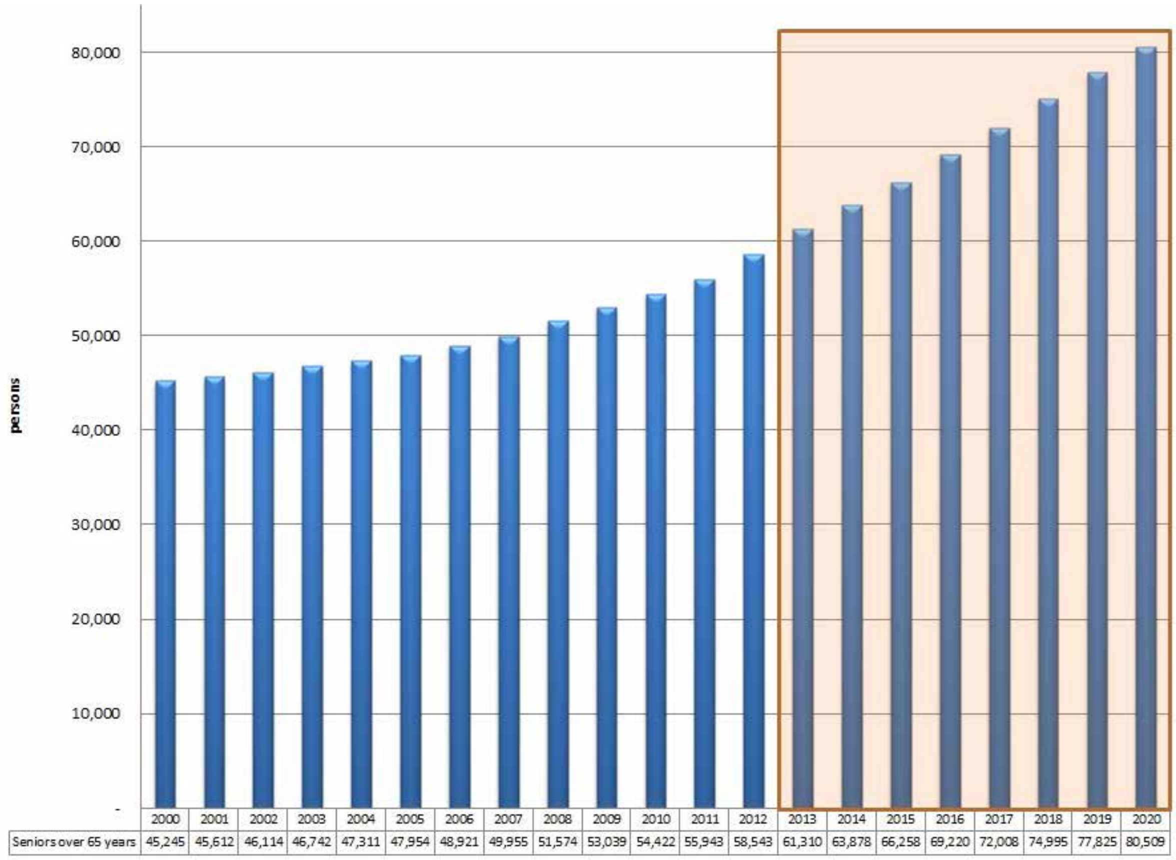
2.5.2. Senior Population Projection

To project the senior population in coming years, a cohort-component method was used, and an assumption was established that there will be no net migration into and out of the Tri-County region. As the geographical mobility of seniors is relatively smaller than that of young people, this estimation method will not have a significant error.

The projections of two senior population groups were estimated. The first estimation is for the entire population of seniors over 65 years of age, and the second estimation is for seniors over age 85 of age. These two senior populations have differing housing needs, such as a single unit housing, multiple-unit housing like apartments, nursing homes and assisted living facilities and special needs housing units such as dementia care properties and other supportive facilities.

The estimation was based on the population by age in 2012.[27] The senior population change was projected by the death rate by age from the "Period Life Table (2009)".[28]

Figure 2-72: Population Projection for Seniors over 65 years



	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Seniors over 65 years	45,245	45,612	46,114	46,742	47,311	47,954	48,921	49,955	51,574	53,039	54,422	55,943	58,543	61,310	63,878	66,258	69,220	72,008	74,995	77,825	80,509

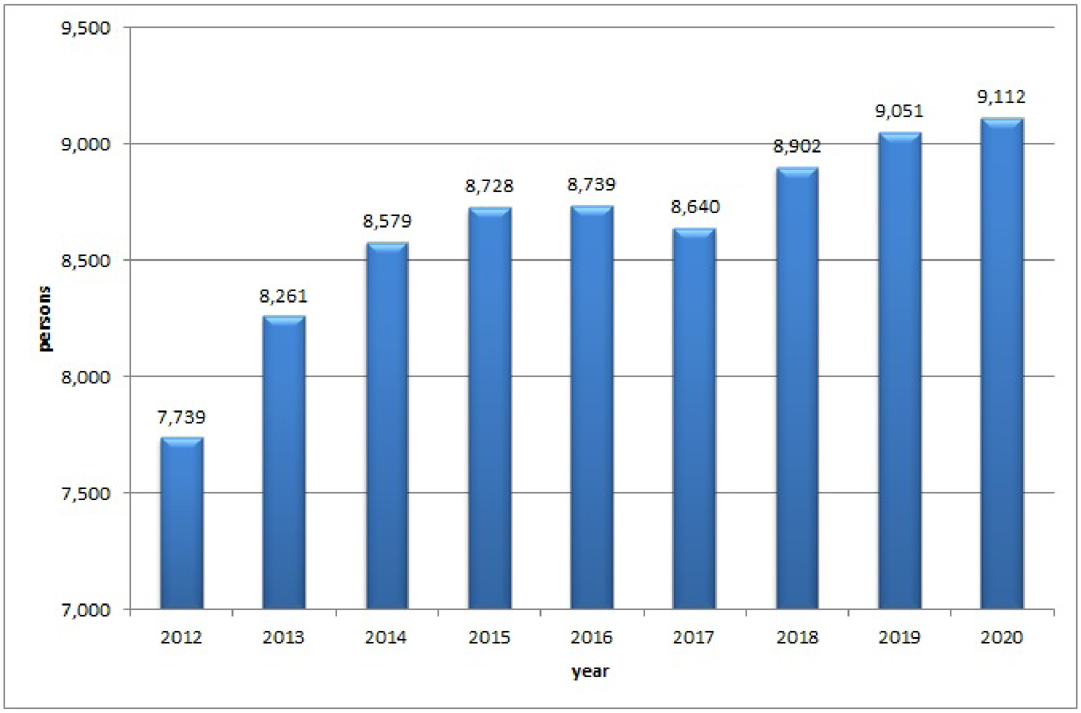
Source: 2000-2010 Intercensal Estimates of the Resident Population by Five-Year Age Groups and Sex for Counties (2000-2010), 2011-12: American Community Survey 1 year estimates, and 2013-2020: Estimated by Actuarial Life Table by Social Security Administration based on ACS 1 year estimates of 2012.

---

[27] 2012 American Community Survey 1-Year Estimates (Note: The 5 year age group population in the ACS data was divided to 1 year age group population with same rate for the projection of survivors.)

[28] Actuarial Life Table by Social Security Administration (http://www.ssa.gov/oact/STATS/table4c6.html). (Note: The ACS data includes only one category for the age of "85 years and over". For the calculation of survivors, age group over 85 years divided into 1 year age cohorts between 85 and 89 years with same rate.)

Figure 2-73: Population Projection of Seniors Over 85 Years



Source: 2012: American Community Survey 1 year estimates and 2013-2020: Estimated by Actuarial Life Table by Social Security Administration

Based on the projection for year 2020, rapid growth of the entire senior population is expected in the coming decades. As shown in Figure 2-72, the increase of the senior population over 65 years of age between 2012 and 2020 is expected to be around 21,966 which is a 4.7% growth rate per year (37.5% growth rate from 2012). Rapid growth of the seniors over 85 years population is also anticipated. By 2020 the over 85 years population will be over 9,000 people which is an increase of 1,373 persons (17.7% total increase) compared with the 2012 population (See Figure 2-73).

If compared with the expected total population growth rate until 2020, which is around 0.4% per year, the expected growth population rate of seniors is over 11 times greater. The proportion of the senior population versus the total population was 12.6%, in 2012. By 2020, the proportion of seniors to the total population is projected to be around 16.7%.

Based on these projections, we should expect increasing demand for affordable senior housing. We should expect increased demand for a variety of housing styles including senior living communities, assisted living, co-housing and shared housing, multi-generational housing, accessory dwelling units and “grannie flats,” and smaller housing units. We should also expect increased demand for senior housing that is well connected to community amenities and services, utilizes Universal Design principles, and is affordable.

2.5.3. Housing Demand and Supply (By Area) [FUTURE WORK]

Housing supply and demand predictions are based on previous demographic and housing characteristics, and predictions of population and household growth. In the prediction for 2020 data sources include:

- Tri-County Regional Planning Commission (TCRPC) prediction of population and household size: Housing demand
- US Census Bureau - Number of housing units in 2010: Housing supply

In this analysis, population and household size projections in the cities and townships followed the “MCD Level: Population and Employments WISE GROWTH Forecast (2010-2045)”[29]. Estimation of population size is adopted as is, but projected household size was adjusted to match the 2000 and 2010 trend with an assumption that household size reduction continue at the rate of the last 10 years.

According to this prediction, Lansing Charter Township (Ingham) will experience the largest population increase (10.9%) between 2010 and 2020 with an assumption that the overall economic conditions of the City of Lansing and Lansing Charter Townships areas will improve. The City of Lansing is also predicted to have a high growth rate (8.1%). Other areas that TCRPC predicts population increases include Alaiedon Township (8.0%), DeWitt Charter Township (6.2%), Mason City (6.1%), Williamston City (7.0%) and East Lansing (5.5%). Table 2-16 shows the proportions of predicted population change between 2010 and 2020.

Based on the predicted growth of population and the predicted household size, the demand of housing in 2020 was estimated. Between 2010 and 2020 the population is predicted to increase by around 4.0%, but the increase in the number of households is predicted to increase by 6.9% due to a reduction of household size from 2.53 to 2.46 persons per household.

Table 2-16 shows the expected number of households (housing demand in 2020) and the 2010 supply of the housing in the cities and townships. In 2020 it is predicted the Tri-County region will be home to a total of 196,014 households. Taking into account an optimum vacancy rate of 3.5%, the region will need 202,874 housing units in 2020. In 2010 there were 199,026 housing units in the Tri-County Region. Thus, an additional 3,848 housing units will be needed to meet the predicted demand by 2020.

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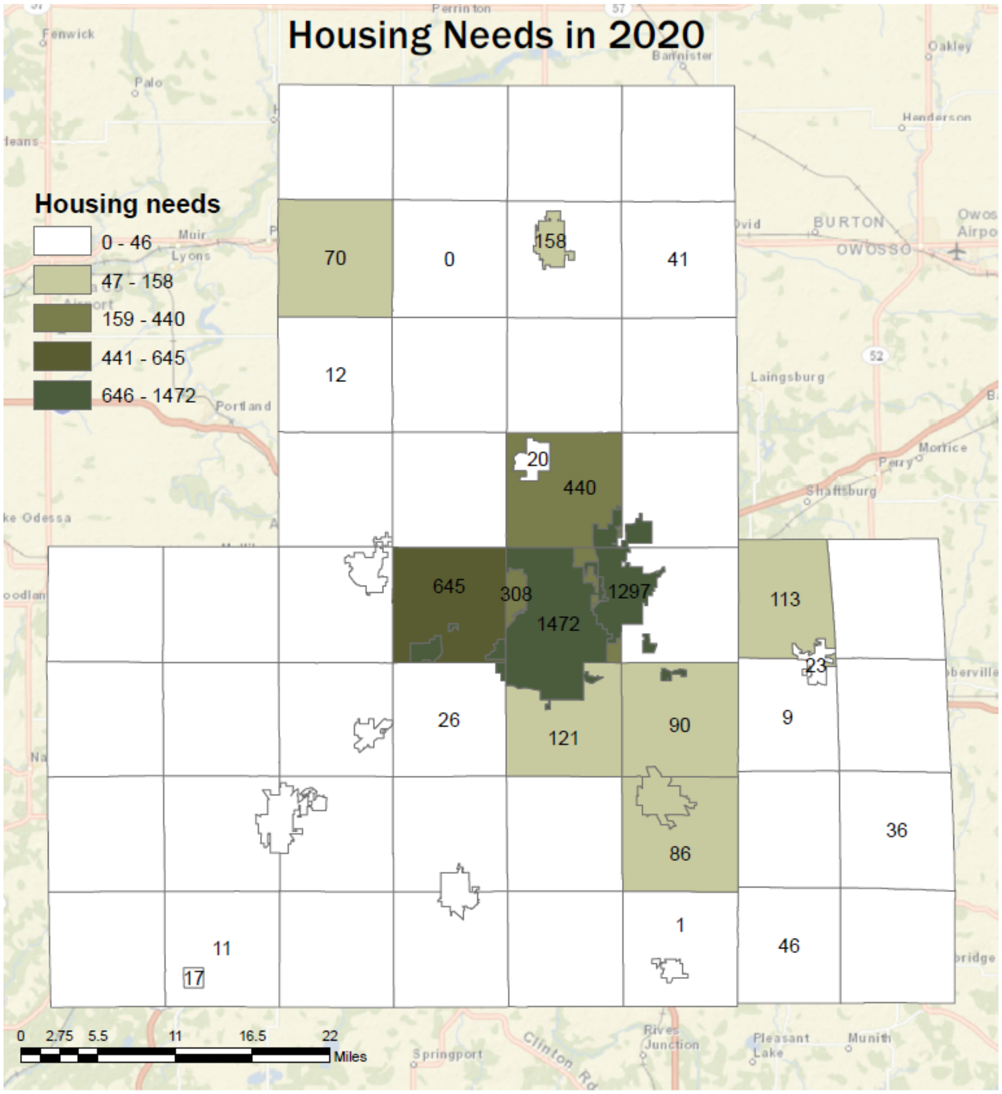
[29] http://www.mitcrpc.org/

Figure 2-74: Housing Needs in Cities and Townships (in 2020)


Housing Needs in 2020
Housing needs
0 - 46
47 - 158
159 - 440
441 - 645
646 - 1472
70
0
158
41
12
20
440
645
308
1472
1297
113
23
26
121
90
9
86
36
1
46
11
17
0 2.75 5.5 11 16.5 22
Miles

Source: Prediction based on the housing stock in 2010 (US Census Bureau) and predicted household size

Of course, housing demand is specific to local sub-markets, not to the region as a whole. During the community engagement processes, participating residents repeatedly expressed the need for housing closer to transit, work, schools, shopping, and services. Based on Table 2-16 and Figure 2-74: Housing Needs in Cities and Townships (in 2020), the biggest needs for housing units will be in the City of Lansing (1,472), East Lansing (1,297), Delta Charter Township (645), and DeWitt Charter Township (440). Thus, the urban core area of the region will see the greatest demand for additional housing units by 2020.

Because the urban core area is also an area with high percentages of older homes, we predict that the need for adequate housing will be high due to dilapidation and removal of older structures. Renovation of some older housing units will occur, but construction of new housing will be necessary, particularly multi-family, mixed use, and mixed income developments convenient to transit, employment centers, schools, shopping and services. The City of Lansing's 2008 Consolidated Plan proposed to demolish 60 units in the city.[30] Lansing's Neighborhood Stabilization Program 2 proposed to demolish 258 units that were blighted and/or in flood plains.[31] (The 2011 Neighborhood Stabilization Plan recommends 0 units for demolition, and the 2013 Consolidated Report (CAPER) did not address demolition.) Extrapolating to the other three counties, it is reasonable to estimate that up to 100 units would need to be removed annually to keep pace with normal abandonment and blight.

---

[30] http://www.lansingmi.gov/media/view/NSP_Substantial_Amendment_Draft_Lansingfinal112608/2647

[31] https://www.lansingmi.gov/media/view/NSP2_application_summary/2654

Table 2-16: Predicted Population and Households in 2020 and Housing Unit Demand

Cities or Townships	2010 HH	Predicted HH (2020)	2010 pop	Predicted Pop (2020)	Pop increment	Considered 3.5% Vacancy Rate	2010 Housing Unit Stock	Surplus
Alaiedon Twp, Ingham	1,116	1,233	2,893	3,125	8.0%	1,276	1,186	-90
Aurelius Twp, Ingham	1,289	1,289	3,525	3,525	0.0%	1,334	1,334	-0
Bath Charter Twp, Clinton	4,698	4,779	11,605	11,649	0.4%	4,947	5,106	159
Bellevue Twp, Eaton	1,229	1,236	3,150	3,150	0.0%	1,279	1,351	72
Bengal Twp, Clinton	401	401	1,188	1,188	0.0%	415	421	6
Benton Twp, Eaton	1,061	1,061	2,787	2,787	0.0%	1,098	1,130	32
Bingham Twp, Clinton	1,023	1,023	2,846	2,846	0.0%	1,059	1,074	15
Brookfield Twp, Eaton	584	584	1,537	1,537	0.0%	604	641	37
Bunker Hill Twp, Ingham	756	821	2,119	2,251	6.2%	850	804	-46
Carmel Twp, Eaton	1,060	1,082	2,855	2,869	0.5%	1,120	1,119	-1
Charlotte City, Eaton	3,665	3,787	9,082	9,171	1.0%	3,920	3,997	77
Chester Twp, Eaton	662	670	1,747	1,747	0.0%	693	693	-0
Dallas Twp, Clinton	828	911	2,369	2,498	5.4%	943	873	-70
Delhi Charter Twp, Ingham	10,188	10,568	25,873	25,952	0.3%	10,938	10,817	-121
Delta Charter Twp, Eaton	14,200	15,296	32,405	33,672	3.9%	15,831	15,186	-645
DeWitt Charter Twp, Clinton	5,619	6,281	14,317	15,195	6.1%	6,501	6,061	-440
DeWitt City, Clinton	1,732	1,766	4,507	4,511	0.1%	1,828	1,808	-20
Duplain Twp, Clinton	897	908	2,363	2,369	0.3%	940	953	13
Eagle Twp, Clinton	1,010	1,015	2,671	2,678	0.3%	1,050	1,058	8
East Lansing	14,775	16,507	48,571	51,260	5.5%	17,084	15,787	-1,297
Eaton Rapids City, Eaton	2,099	2,267	5,235	5,446	4.0%	2,347	2,387	40
Eaton Rapids Twp, Eaton	1,506	1,507	4,106	4,106	0.0%	1,560	1,595	35
Eaton Twp, Eaton	1,535	1,535	4,065	4,065	0.0%	1,589	1,610	21
Essex Twp, Clinton	700	716	1,910	1,922	0.6%	741	749	8
Grand Ledge	3,358	3,510	7,790	7,914	1.6%	3,633	3,656	23
Greenbush Twp, Clinton	813	813	2,199	2,199	0.0%	841	857	16

Hamlin Twp, Eaton	1,210	1,210	3,329	3,329	0.0%	1,252	1,288	36
Ingham Twp, Ingham	858	874	2,452	2,491	1.6%	905	905	-0
Kalamo Twp, Eaton	691	691	1,842	1,842	0.0%	715	725	10
Lansing Charter Twp, Ingham	3,913	4,470	8,114	9,000	10.9%	4,627	4,319	-308
Lansing City	48,472	53,771	114,325	123,632	8.1%	55,653	54,181	-1,472
Lebanon Twp, Clinton	220	220	605	605	0.0%	228	237	9
Leroy Twp, Ingham	1,329	1,385	3,530	3,622	2.6%	1,433	1,439	6
Leslie City, Ingham	691	726	1,856	1,895	2.1%	752	803	51
Leslie Twp, Ingham	891	932	2,384	2,441	2.4%	965	964	-1
Locke Twp, Ingham	630	660	1,791	1,830	2.2%	683	672	-11
Mason City, Ingham	3,282	3,540	8,261	8,765	6.1%	3,664	3,574	-90
Meridian Charter Twp, Ingham	17,376	17,626	39,685	39,685	0.0%	18,243	18,569	326
Olive Twp, Clinton	921	921	2,476	2,476	0.0%	953	968	15
Olivet City, Eaton	426	483	1,605	1,717	7.0%	500	483	-17
Oneida Charter Twp, Eaton	1,448	1,448	3,861	3,861	0.0%	1,499	1,514	15
Onondaga Twp, Ingham	1,086	1,086	3,158	3,158	0.0%	1,124	1,175	51
Ovid Twp, Clinton	1,354	1,433	3,795	3,909	3.0%	1,483	1,442	-41
Potterville City, Eaton	955	1,030	2,626	2,727	3.8%	1,066	1,112	46
Riley Twp, Clinton	730	730	2,024	2,024	0.0%	756	755	-1
Roxand Twp, Eaton	692	703	1,848	1,851	0.2%	727	739	12
St. Johns City, Clinton	3,152	3,487	7,878	8,314	5.5%	3,609	3,451	-158
Stockbridge Twp, Ingham	1,399	1,426	3,896	3,934	1.0%	1,476	1,549	73
Sunfield Twp, Eaton	774	784	1,997	1,997	0.0%	811	878	67
Vermontville Twp, Eaton	749	800	2,053	2,136	4.0%	828	836	8
Vevay Twp, Ingham	1,323	1,445	3,528	3,666	3.9%	1,496	1,410	-86
Victor Twp, Clinton	1,279	1,279	3,460	3,460	0.0%	1,324	1,331	7
Walton Twp, Eaton	795	822	2,266	2,291	1.1%	851	840	-11
Watertown Charter Twp, Clinton	1,791	1,813	4,836	4,836	0.0%	1,876	1,877	1
Westphalia Twp, Clinton	833	838	2,365	2,365	0.0%	867	855	-12
Wheatfield Twp, Ingham	624	639	1,647	1,647	0.0%	662	653	-9
White Oak Twp, Ingham	435	492	1,173	1,296	10.5%	509	473	-36
Williamston City, Ingham	1,607	1,750	3,864	4,133	7.0%	1,812	1,789	-23
Williamstown Twp, Ingham	1,857	1,993	4,953	5,169	4.4%	2,063	1,950	-113
Windsor charter Twp, Eaton	2,825	2,940	6,838	6,920	1.2%	3,043	3,017	-26
Total	183,422	196,014	464,036	482,656		202,874	199,026	-3,848

Source: 2010 Profile of General Population and Housing Characteristic (US Census Bureau), MCD Level: Population and Employments WISE GROWTH Forecast (2010-2045) (the Tri-County Regional Planning Commission)

STOCKBRIDGE TOWN HALL

ICE

Hillcrest Village
Café Bakery
Sweetie-licious
Café Bakery
Yummy Food

CHAPTER 3

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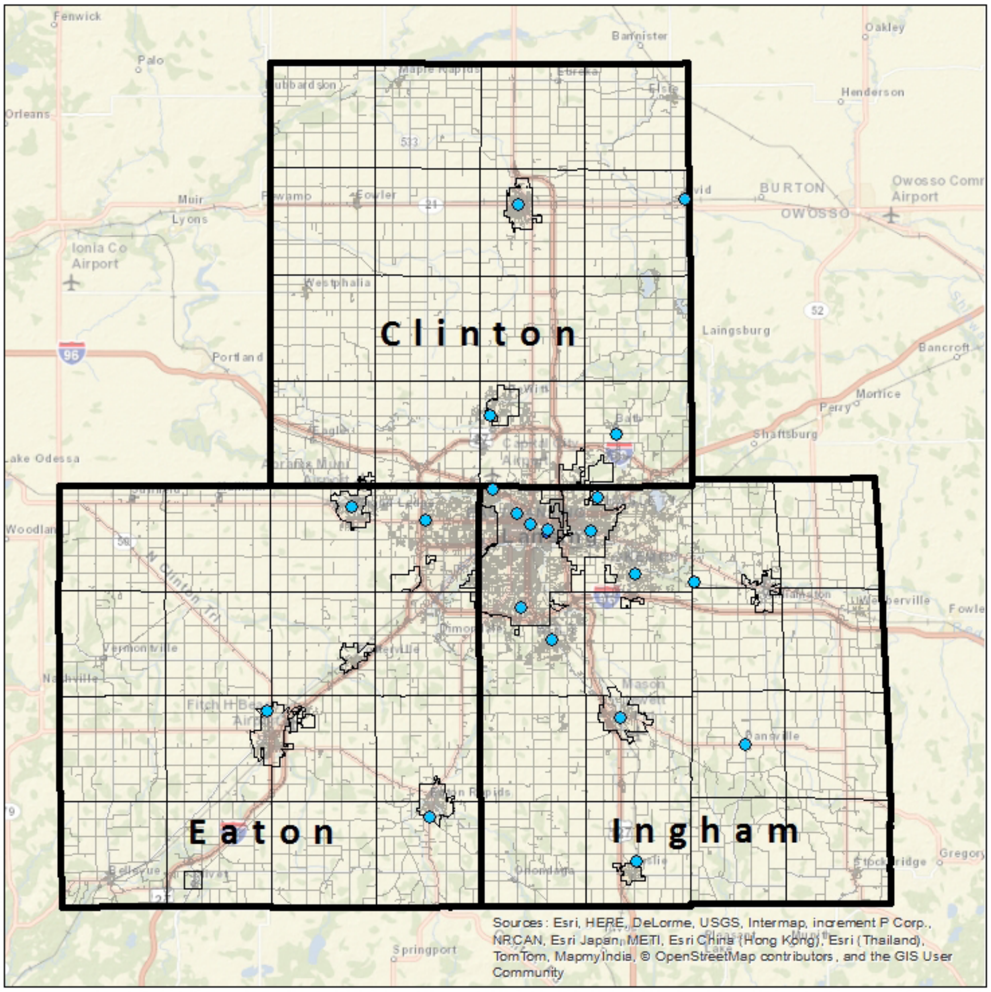
3. Community Engagement

Multiple methods and techniques were used to engage community partners and residents and gather their concerns, ideas and suggestions for the housing plan. Numerous meetings were held throughout the three counties, and a survey was distributed through the meetings, on the internet, and was used as an intercept survey[1] in various Lansing locations.

3.1. Community Focus Groups

A total of 19 community-based focus groups were held to solicit community engagement and information gathering in the region. Meetings were scheduled in community locations with barrier-free access and at a variety of times during the day and evening. Figure 31 shows the locations of the community focus group meetings.

Figure 3-1: Community Engagement Focus Group Meeting Locations


Clinton
Eaton
Ingham
Fenwick
Palo
Orleans
Muir
Lyons
Ionia Co Airport
Portland
Lake Odessa
Woodland
Nashville
Vermontville
Bellevue
Westphalia
Fowler
Bannister
Oakley
Henderson
BURTON
OWOSSO
Owosso Comm Airport
Laingsburg
Bancroft
Perry
Morrice
Shaftsburg
Williamston
Webberville
Fowler
Mason
Danville
Stockbridge
Gregory
Springport
96
52

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[1] An intercept survey is a “man-on-the-street” technique in which the researcher stands on a busy sidewalk and requests passers-by to complete a survey form.

3.1.1. Eaton County

Community focus groups were conducted in Eaton Rapids, Charlotte, Grand Ledge, and Delta Township in February and March of 2013. Although the meetings were open to all, the participants tended to be from the communities in which they were held. A number of issues were raised, with repeating comments regarding the following issues:

3.1.1.1. Fair Housing Law Enforcement

Although no aggrieved parties self-identified at the Eaton county meetings, the participants believe the number of referrals of housing discrimination complaints may not reflect the real level of housing discrimination for reasons such as people may not know how to report it, and that marginalized populations may endure housing discrimination for fear of losing what housing they have. Attendees said that there have been some discrimination issues in Charlotte, although over 90% of residents are Caucasian.

Among the four communities, Delta Township participants raised fewer issues relating to affordable/fair housing. Meeting participants stated that more training and education on fair housing law is needed for housing industry practitioners and the public. Participants stated that they need landlord education and fair housing law enforcement.

3.1.1.2. Homelessness

Meeting participants in Eaton County were particularly concerned about homeless students. Participants were aware of students who are “couch surfing” (the practice of sleeping on a friend’s couch for a few days and then moving to another friend’s house, repeatedly) and need help with school and transportation. They noted that there are no shelters for students of families with teenagers. Teenage boys are required to use men’s shelters which can be dangerous and intimidating for them, placing additional stress on families as they are separated from their mothers and siblings.

Participants also noted there is NIMBYism in the county relating to shelters for homeless people. They felt that education about the need might help. They stated that they have to consider the subject carefully because this issue has been long lasting and hard to resolve.

It was noted at the Delta Township meeting that many faith groups house and care for refugees.

3.1.1.3. Housing in Floodplains

Meeting participants were concerned about the costs of housing that is located in floodplains. Residents are required to buy flood Insurance, which was reported to costs $4,000 per year. Meeting participants believe that FEMA (Federal Emergency Management Agency) mapping revisions are needed. FEMA mapping impacts land values and the uses allowable on floodplain and flood zone land. FEMA determinations also impact the ability of homeowners to sell their property. Meeting participants believe subsidies for low-income homeowners to support flood insurance would improve homeowners’ ability to age-in-place and make home improvements.

3.1.1.4. Rental Housing

Participants noted many barriers to finding and keeping affordable rental housing at the Eaton County meetings. Meeting participants believe that there are insufficient supplies of rental housing and what is available is not affordable to low income tenants.

- The lack of rental housing for low-income families was a prevalent issue. Meeting participants noted that housing for large families is especially difficult to obtain, especially rental family housing with three or more bedrooms.
- Lack of low-income senior house was also noted by meeting participants.
- It was stated that there are long waiting lists for subsidized housing and that more resources (funds or budget support) are needed to increase the availability of subsidized housing.
- Utility deposits and application fees for rental housing also hamper low-income renters.
- Poor credit histories also prevent, or make it difficult, for low income households to rent homes. Participants stated that private landlords usually don't care about low-income housing.
- The lack of rental codes in smaller communities was an issue raised at all the Eaton County meetings. Meeting participants stated that most Eaton County communities do not have codes for rental housing or inspection policies or personnel. Participants believe that many landlords do not care about the quality of housing and are unwilling to improve their rental properties if they are not required to do so: thus the structures deteriorate over time. They believe that many low-income tenants don't file complaints because they fear being evicted or having their rent increased.

Participants believe that Eaton County communities need to be more knowledgeable of long-term housing demand predictions so they can guide and encourage the supply of rental units based on need.

3.1.1.5. Household Finances and Employment

Lack of sufficient money in household budgets was the main reason county residents cited as causing the struggle to find and hold suitable housing. Participants noted that employment and housing issues are inextricably linked. It was stated that the county's manufacturing sector has declined and that the percentage of families living below the poverty level has increased dramatically in the past 10 years. Low income single parents find it especially difficult to obtain affordable housing. Participants believe more cash and indirect supports for rental housing are needed. Direct loans by public entities and strong rental programs are also needed throughout the county and region.

Meeting participants believe stable employment opportunities are needed to solve affordable housing issues. They believe that to solve the housing problem, the income and employment problems of families need to be solved. They recommended that an Economic Development Plan for the region should be developed that stresses the links between good employment opportunities and community health and prosperity.

The lack of opportunity for homeownership was also a concern. Meeting participants believed that low income families and individuals have difficulty obtaining loans. It was stated that private financial institutions are not willing to lend to low income or no-income families because they don’t want to take the risk.

The lack of public transportation options and poor connections across county lines was also noted. Meeting participants believe EATRAN is not sufficient to serve all the people in Eaton County. Participants noted that there is a need for combined transit service with Charlotte and adjacent townships which could be served with smaller vehicles. They noted that public transportation is especially important for low-income families and refugees. They recommended that county-wide or regional solutions be developed to solve this issue.

3.1.1.6. Foreclosures

According to the participants in all four Eaton County meetings, foreclosure rates in Eaton County have been reduced, but Michigan still has higher foreclosure rates than other states. The foreclosure problem is ongoing and concentrated in low income populations. However, participants believe that although the foreclosure rate is decreasing, the probability of additional or continuing foreclosure activity is strong because of high unemployment rates. And, meeting participants reiterated their belief that a comprehensive plan that addresses housing and economic development is required.

Participants also expressed concern about high home vacancy rates in some areas due to foreclosures. They stated their belief that vacant homes are a detriment to neighborhood stability, causing increased incidences of vandalism, and declining property values.

3.1.1.7. Housing Development

Meeting participants expressed concern that not enough housing is being developed for low income households. They noted that the housing being built is for higher income buyers, but that not enough attention was being given to developing more modest homes. Meeting participants stated a need to increase the housing supply for middle income and low income seniors, and for lower income families. They stated their view that new housing should be built for low income and marginalized groups. They also recommended that substandard homes be remodeled, refurbished or replaced to provide adequate low income housing.

At the Grand Ledge meeting it was stated that there is not enough vacant land for affordable houses.

It was stated at the Delta Township meeting that a land bank program is being developed in Eaton County.

3.1.1.8. Housing Stock Conditions

Meeting participants noted that the housing stock in Eaton County is aging and that older houses are expensive and difficult to maintain and update. It was also noted that perceptions of the housing stock quality may vary according to personal living situations and/or working experiences (renters vs. owners, for example).

3.1.2. Clinton County

Focus groups were conducted in DeWitt, Bath, St. Johns, and Ovid in April and May of 2013. The issues raised are similar to those raised in Eaton and Ingham but are strongly correlated to rural and small town conditions.

3.1.2.1. Housing Choice

In Clinton County the need for more variety in housing choices was noted at all the meetings held. In particular, the need for more family rentals was cited. Large families have an especially difficult time finding affordable housing, but there is a general need for more family housing of all sizes and configurations. The need for better housing for farm workers was also raised. Many of these families live in housing provided by their employer or in camps on the employer's land.

Meeting participants also expressed a desire for duplex homes and other housing choices. Meeting participants noted a need for more multi-family housing and mixed-use housing in areas near public transit and job centers. They also stated that more subsidized housing is needed.

3.1.2.2. Lack of Affordable Senior Housing

Meeting participants stated that there is currently not enough affordable and subsidized senior housing to meet the demand. Affordable assisted living is especially hard to find in the county. Seniors have lost resources in the recession and their incomes are also shrinking compared to the cost of living. Participants also noted that there will be more seniors as the "baby boomer" generation retires.

Meeting participants stated that more choices for seniors are needed. Senior housing is too often located in isolated areas where there is no transportation and no connectivity to services, shopping, or entertainment. This forces seniors to continue driving past an age when they might have otherwise if they were better connected to transit services or within walking distances to shops and services.

3.1.2.3. Housing Affordability

In Clinton County, the issue of affordability was focused on the lack of supportive resources rather than the basic costs of housing. The lack of transportation to employment and services in Lansing add to the cost of living in Clinton County and sometimes causes people to leave the county. Connections across the county lines are difficult since CATA only serves southern Clinton County areas, and the service is restricted to “day-time” hours. There is no early, late, or weekend service and in rural areas participants rely on on-demand van services which end at 6 pm and are expensive.

Because of the strong relationship between income and housing choice, meeting participants noted that better paying and more jobs are needed throughout Clinton County. Meeting participants stated that existing industry needs to be better supported and revitalized, and new industries need to be developed. It was noted that farming is becoming more corporate and the family farm business was less common than in the past.

Obtaining mortgages and poor credit histories were also raised as barriers to obtaining affordable housing. Although the foreclosures crisis is decreasing many people still have housing problems such as being “under water,” having poor credit, and not having enough savings to get a mortgage. Because of the shrinking city and township budgets, there are not public employees to develop and manage programs that would address these issues. Meeting participants believe more staff and financial resources would help people find affordable housing or resolve their individual issues.

High insurance rates, utility fees, and other expenses were also noted as barriers to affordable housing.

3.1.2.4. Homelessness

Homelessness was raised as an issue in Clinton County. Meeting participants stated that no shelter is available to homeless people in Clinton County. Some of the churches have programs to support homeless people, but the need is greater than what is available. Couch surfing, where the homeless stay with (and usually rotate among) friends and family is common among the homeless in the county. Participants noted that some agencies provide hotel vouchers, but these are usually for a short time. There are no programs to help the homeless acquire permanent housing. Participants noted that in some instances, multiple generations are living together as a result of homelessness.

3.1.2.5. Affordable Housing for Veterans

Affordable housing for Veterans was raised in Clinton County, and especially the lack of affordable transportation was cited as an issue for many Veterans. They have a hard time getting to jobs, services and other places from the housing they are able to acquire. Lack of employment and underemployment is a factor for homeless and under-housed Veterans. Meeting participants noted that some Veterans have reported experiencing housing discrimination.

Other issues raised at Clinton County meetings include the lack of rental codes and enforcement personnel; poor housing quality, especially due to lack of maintenance and upkeep; and the prevalence of mobile homes.

3.1.3. Ingham County

Community focus groups were conducted in Mason, Leslie, Williamston, East Lansing, Dansville, Meridian Township, Holt, Lansing, and at MSU in September through December of 2013. The issues raised are similar to those raised in the other two counties but are more representative of urban and suburban conditions.

3.1.3.1. Barriers to Obtaining Affordable Housing

Numerous causes for the barriers people face when seeking affordable housing were given at the Ingham County meetings. Low wages, or not enough household income to cover rent and other housing costs were noted prevalently. Lack of employment skills was noted as a contributing factor as were language barriers and lack of access to on-line information for some low income and immigrant households.

Poor credit and inability to obtain mortgages or rental leases were also considered a cause of substandard housing for some households. High rental rates, and high taxes and land values were also noted at some Ingham community meetings. Meeting participants were concerned that restrictions on rental uses, and large lot sizes mandated by zoning and subdivision codes in some communities were said to be hindering the ability of some to find affordable housing.

The lack of access to housing vouchers and subsidized units were noted at some of the community meetings. Although there are a considerable number of subsidized housing units and Housing Choice Vouchers (Section 8), the need is greater than the supply, so families who already have these services rarely give them up, and those who don't have access to such supports wait years for the opportunity to access them.

NIMBYism was noted as a cause of barriers to increasing the supply of affordable housing, affordable senior housing and homeless shelters at the Meridian community meeting.

Poor access to public transportation, and unsafe neighborhoods and the perception of unsafe neighborhoods were noted as a barrier to affordable housing in some communities.

3.1.3.2. Student Housing

Student housing issues were raised at meetings in East Lansing, South Lansing, and Williamston. Participants noted the lack of affordable student units and the prevalence of high rental rates in these communities. Participants noted the conflicts between providing affordable family rentals and preventing student rentals from encroaching on family neighborhoods near public schools, particularly in East Lansing. Participants also noted the on-going pressure to provide student housing close to campus versus farther away with public transportation access. Student participants at the MSU meeting noted the problems with Illegal rentals and subleases, and the substandard conditions that these practices can induce.

3.1.3.3. Mobile Homes

Problems with mobile homes parks were noted in three communities. In particular, meeting participants were concerned about the conditions in some of the parks that have aging and deteriorating units and a prevalence of vacant lots. It was also noted that some mobile home neighborhoods have higher crime rates than the community at large.

3.1.3.4. Housing Quality

As in the other counties, Ingham County meeting participants expressed concern about neighborhood stability and housing deterioration due to lack of upkeep and maintenance. Participants at some meetings believed this is due to apathy on the part of owners. At other meetings the participants believed the deterioration is due more to lack of funds and lack of do-it-yourself home maintenance knowledge and ability.

3.1.3.5. Senior Housing

Ingham County meeting participants noted that while there are up-scale options for affluent seniors, they are typically located in isolated sites, without good transportation or connection to shopping and services. Options for low-income seniors are less available but are also not well connected to services and community locations. It was also noted that smaller communities and urban neighborhoods need more senior units, more variety in the unit styles and their settings, and more variety in the rental or purchase rates. Meeting participants also believe more subsidized rental units for seniors are needed in most communities.

Meeting participants noted that while many seniors prefer to age in place, the cost of maintaining large family homes can be a considerable burden, as can the associated property taxes in some communities. They also noted that while the CATA system is a boon to the communities it serves, ready public transportation is not available to all neighborhoods and communities. Participants noted that seniors who age in place may be more likely to drive cars at older ages than those in senior housing developments, and may also suffer more isolation. Participants noted that these problems will likely worsen over time as the ‘baby boomers” age.

3.1.3.6. Homelessness

Meeting participants at Ingham County community meetings noted a lack of shelters in some communities, and the prevalence of couch surfing, especially among younger and single homeless people.

3.1.3.7. Rental Codes

As in Clinton and Eaton Counties, participants at meetings in the smaller communities believed that rental codes and inspections should be developed in their communities. They cited their belief that deterioration and blight are a direct result of the lack of oversight and enforcement options available to renters and neighbors.

Other issues raised at least once at Ingham County community meetings include the on-going foreclosure crisis, and lack of knowledge of Fair Housing Laws.

3.2. Select Populations Focus Groups

We met with three groups representing some of the marginalized and underrepresented people in our communities that we know have greater difficulty obtaining safe and affordable housing that meets their needs.

3.2.1. Employees with Disabilities

We met with a group of seven Peckham Industries employees who all have disabilities, to discuss their concern with finding affordable housing. Some of the participants live in housing that is provided by Peckham Industries and is barrier free. Others live in various other housing situations – subsidized housing, market rate housing, or with family members.

3.2.1.1. Lack of Accessible Choices

Peckham employees struggle with the difficulty of finding accessible housing on convenient transportation routes that will enable them to access their workplace, shopping, services and entertainment. Those who have children have the added burden of needing to transport their children via public transportation to childcare and school.

3.2.1.2. Housing Quality

Peckham employees had several comments pertaining to the quality of accessible housing available to them. They commented that much of what is accessible to them is old and poorly maintained. They noted that what is affordable is often in unsafe locations or is not close to public transit and other services they need. They expressed their belief that landlords do not maintain properties well, and charge too much for inferior services.

3.2.1.3. Affordability

Peckham employees commented that they are stuck between income classes – they make too much to be eligible for Section 8 Housing Choice Vouchers, but not enough to afford decent housing with good management and amenities. One participant commented that she believed she was denied housing because she did not have enough income to reassure the landlord she could make the rent payments, even though she has a steady work history.

3.2.2. Veterans

We met with a group of sixteen Veterans to discuss their concerns with finding affordable housing. Most of the participants live in housing that is provided by the Volunteers of America. Others live in various other housing situations –market rate housing, or with family members.

3.2.2.1. Affordability

The participants had many concerns about housing affordability and their inability to access it. Previous evictions, bad credit or no credit, and the poor job market plague these veterans and make it difficult for them to find and keep affordable housing. Participants commented that the lack of enough affordable housing is a problem for the entire State, not just the Tri-County area. Many of them noted the lack of available Section 8 Housing Choice Vouchers.

3.2.2.2. Housing and Neighborhood Quality

Participants were concerned about safety in the neighborhoods where affordable housing is located. They commented that more affordable family housing appropriate for kids is needed.

3.2.2.3. Housing Discrimination

Meeting participants commented that they have experienced housing discrimination. In particular, they had experience with landlords who didn't think they could afford the rent, and discrimination because of having a criminal record.

3.2.3. Parents of Adults with Disabilities

We met with a group of parents of adult children with developmental and cognitive disabilities. Most of the adult children are 19 to 25 years of age, and most are still living at home but would like to move to more independent housing. Disabilities include Downs Syndrome, cognitive impairments, and Autism Spectrum. All need help with living skills, especially transportation and cooking, but also with protection from predators.

3.2.3.1. Lack of Choices

Meeting participants commented that there are very few options in East Lansing or Okemos, especially small group homes appropriate for their adult children. They noted that most of the services are in Lansing, but what living options there are seem unappealing and are in neighborhoods they consider unsafe. They prefer co-housing arrangements for their kids, rather than single occupancy apartments or large group homes. They are concerned that rental and zoning ordinances in some communities prohibit more than two un-related people from living together, which limits the choices available.

3.2.3.2. Affordability

All of the adult children of meeting participants are classified as disabled and thus are on Supplemental Security Income (SSI) or Social Security Disability Insurance, depending on their age. Because these programs provide very small monthly income, the options for these families are very limited. Meeting participants commented that a small group home of three to four disabled people is workable because the rent can be split among the tenants. Also, because these adults are developmentally disabled, Community Mental Health generally provides 8 hours of in-home aid, so with three people, each entitled to 8 hours, they can have a home aide available for the entire 24 hours. This allows them to live semi-independently, but in a community of peers with support systems available.

3.3. Composite Results for Community Engagement/Focus Group Meetings

Results from the community engagement meetings give an informative picture of what is important to people who participated.

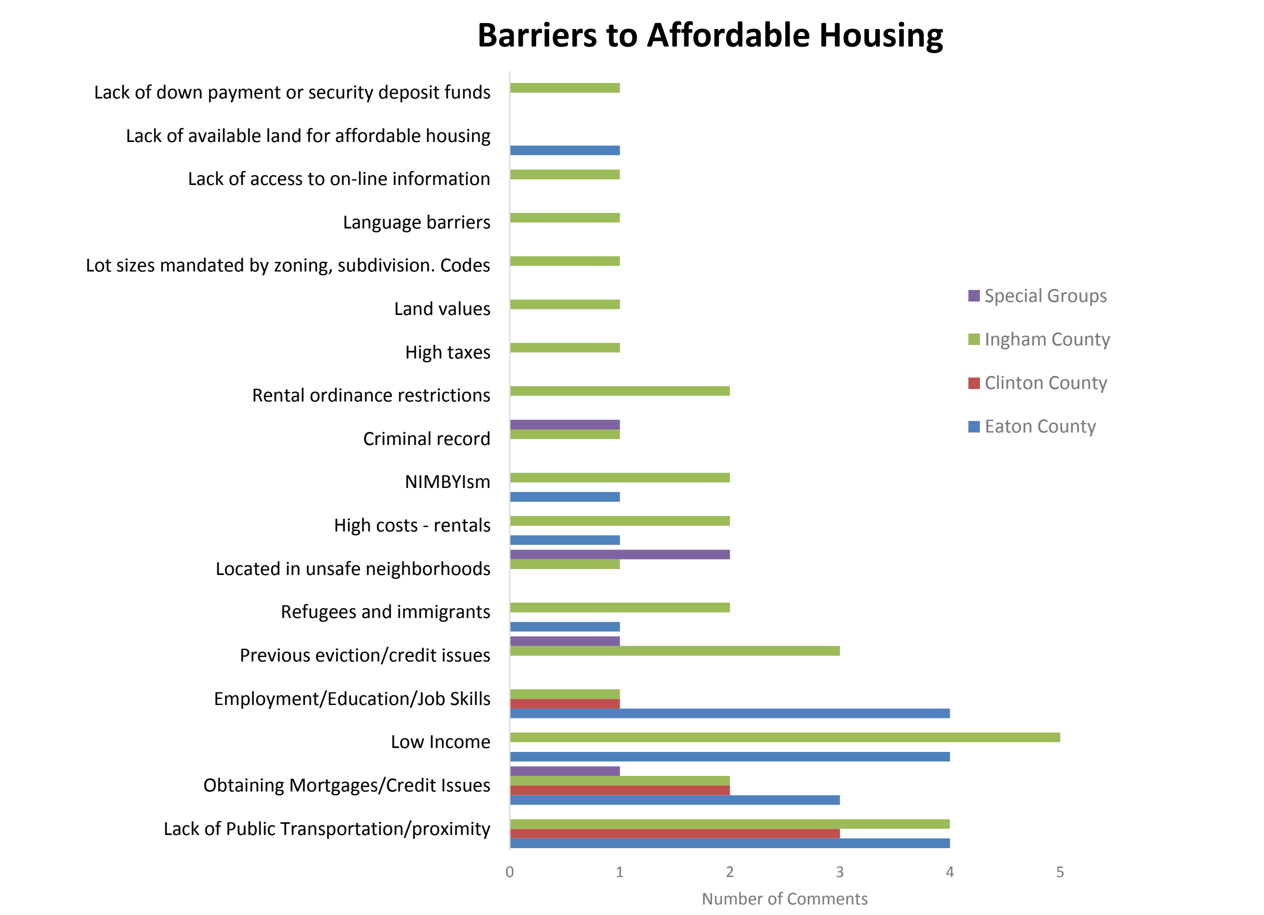
3.3.1. Barriers to Affordable Housing

As seen in Figure 3-2, people in the Tri-County region experience many barriers to finding and maintaining affordable housing. Barriers to Affordable Housing were the most often cited area of concern among all the issues raised at the meetings. Among the most prevalent causes people noted are those related to the general conditions of poverty:

- Lack of access to public transportation,
- Job skills and employment opportunities,
- Inadequate income, and
- Poor credit histories.

These factors were noted in all three counties and at the meetings with special populations.

Figure 3-2**:** Barriers to Affordable Housing



Source: 22 Community Engagement Meetings hosted by Greater Lansing Housing Coalition at various locations throughout the Tri-Counties. April - December, 2013

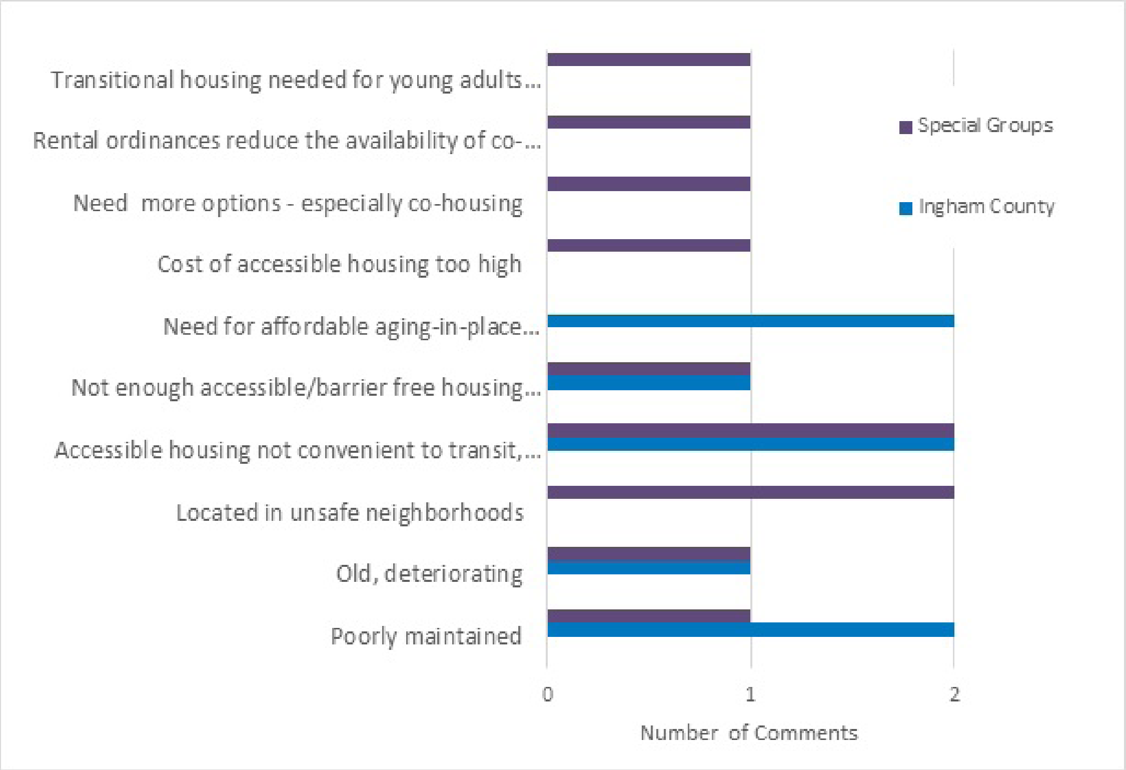
3.3.2. Accessible/Barrier Free Housing

The second most common set of concerns were related to accessible housing, as depicted on Figure 3-3. The issue of accessible and barrier free housing was most often cited during the meetings with the special population groups. Many of the participants have life-long first-hand experiences with the challenges in finding and keeping accessible housing. The issue was also raised in several of the Ingham County meetings. It was not raised in the Eaton or Clinton County meetings, although this should not be taken as a sign that this is not an important issue in those communities. Rather it should be realized that the issues raised were in large part dependent upon the experiences and understandings of the participants.

As can be seen in Figure 3-3, the most prevalent comments were in relation to quality of the housing and its surroundings. Most frequently cited issues include:

- The condition and age of the housing units,
- Safety in our neighborhoods,
- Access to transit and services,
- The need for more accessible housing, and
- The cost of accessible housing.

Figure 3-3: Accessible/Barrier Free Housing



Source: Community Engagement Meetings hosted by Greater Lansing Housing Coalition at various locations throughout the Tri-Counties. April - December, 2013

3.3.3. More Choice Needed

There were numerous comments about the need for different housing options from all three counties. Especially significant was the need for more *family rentals*. It was noted that in many communities the only options are older single family units or two-bedroom apartments. Single parent families often need three or more bedrooms to ensure adequate privacy for growing children. Also cited were the need for:

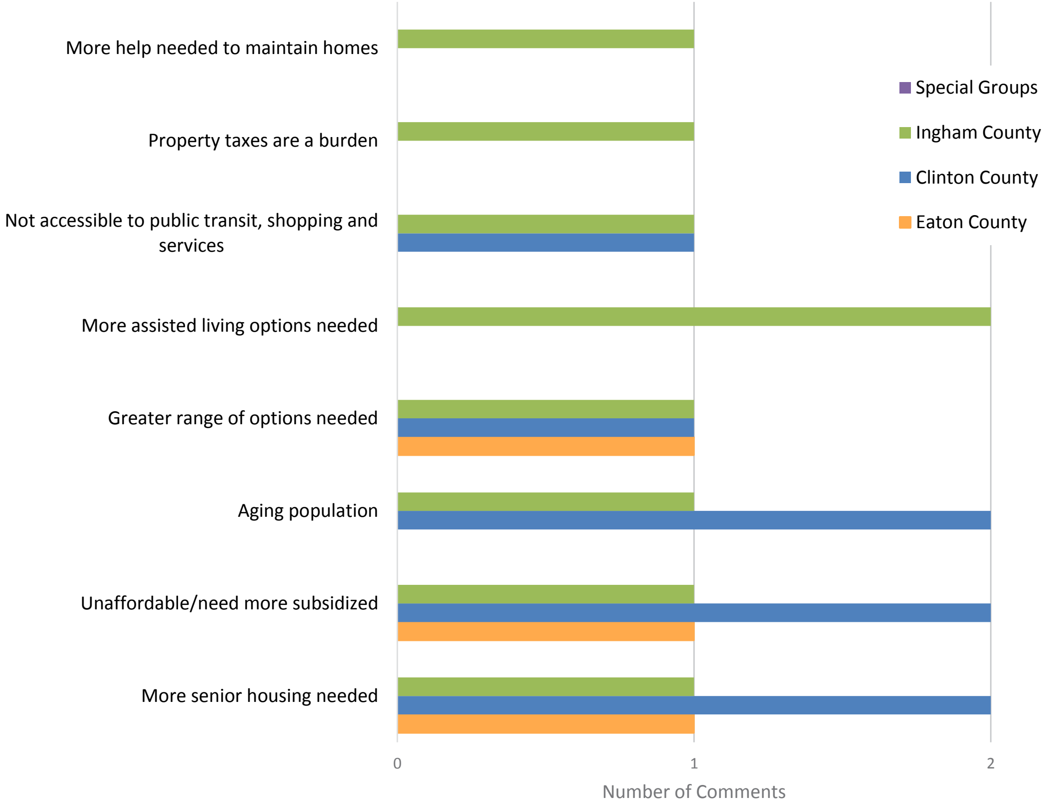
- More multi-family housing,
- Duplexes,
- Co-housing and shared housing, and
- Better migrant worker housing (cited in Clinton County).

Participants also commented on the need for more housing near job centers. They noted the inverse relationship between cost of housing and cost of transportation to work and community services.

3.3.4. Senior Housing

Senior housing options were discussed at many of the community meetings. Meeting participants commented that more units will be needed, including more affordable and subsidized units, and that a wider range of choices will be needed as the "Baby Boomer" generation ages into retirement. People also noted that many of the newer senior housing developments are located in suburban areas, distant from services and amenities, and not well served by public transit.

Figure 3-4: Senior Housing

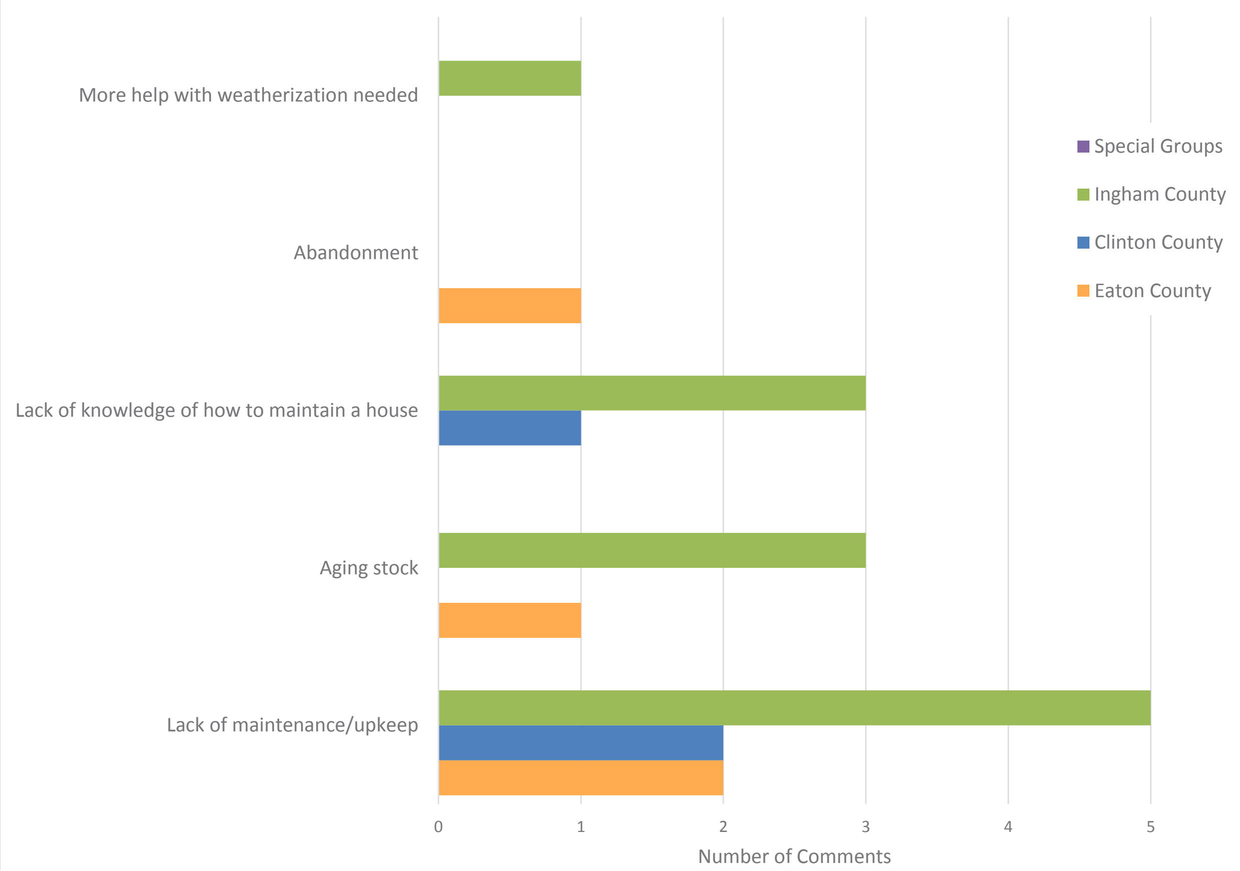


Source: 22 Community Engagement Meetings hosted by Greater Lansing Housing Coalition at various locations throughout the Tri-Counties. April - December, 2013

3.3.5.Housing Quality

Although much of the housing stock in the region is well cared for, meeting participants noted that some of the stock, in all communities, is deteriorated and poorly cared for. Much of the urban and rural housing is aging and difficult to maintain. Participants also believe there is a need for more training on how to maintain housing units properly.

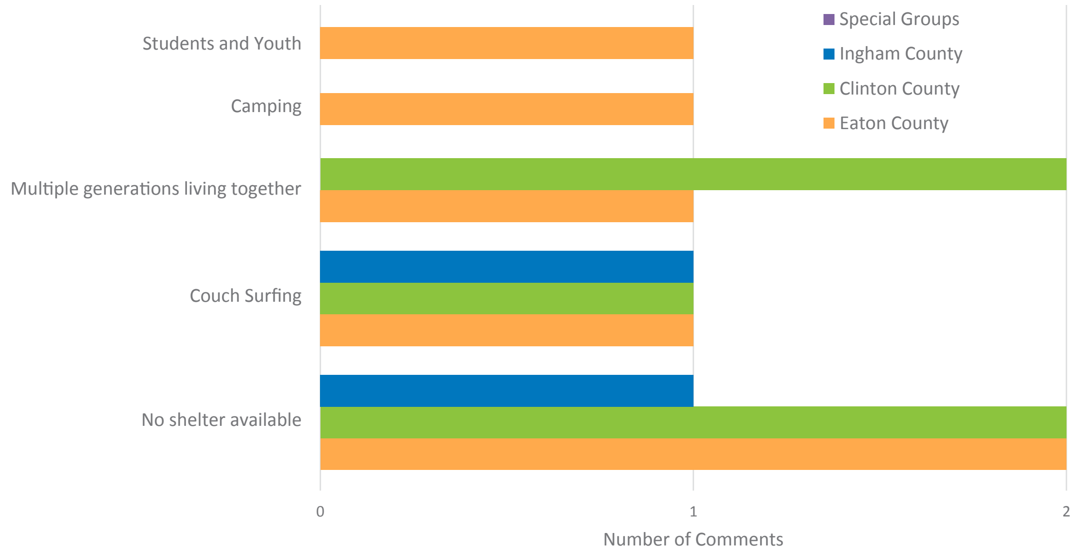
Figure 3-5: Housing Quality



3.3.6. Homelessness

Homelessness was discussed at many of the meetings, particularly those at Clinton and Eaton County locations. In all three counties, participants noted the lack of shelters in their communities. They also were aware of instances of "couch surfing" - homeless person staying with a friends and family members, and shifting locations periodically. Meeting participants also noted instances in their community where people have moved in with their relatives after losing their previous housing. Eaton County participants were also aware of the prevalence of homeless students and homeless campsites – where multiple individuals congregate and stay.

Figure 3-6: Homelessness

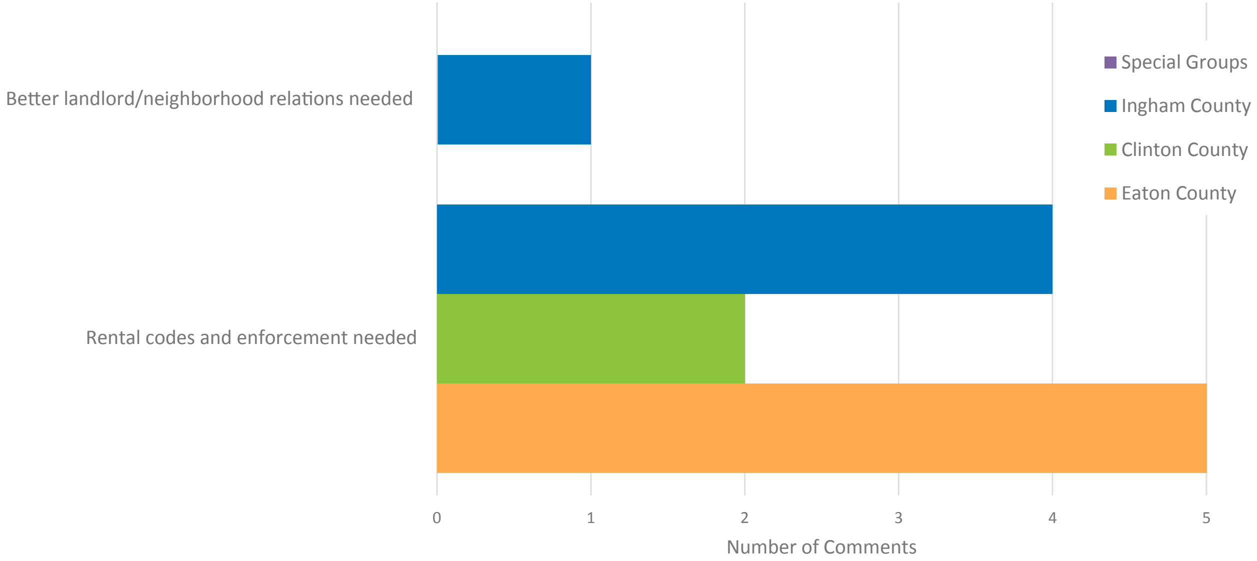


Source: 22 Community Engagement Meetings hosted by Greater Lansing Housing Coalition at various locations throughout the Tri-Counties. April - December, 2013

3.3.7. Rental Codes and Enforcement

Although the larger urban and suburban communities in the region have rental codes, meeting participants in all three counties expressed a need for better regulation of rental housing. And in the City of Lansing, which has a rental ordinance, individuals commented that better enforcement of the rental code is needed.

Figure 3-7: Rental Codes and Enforcement



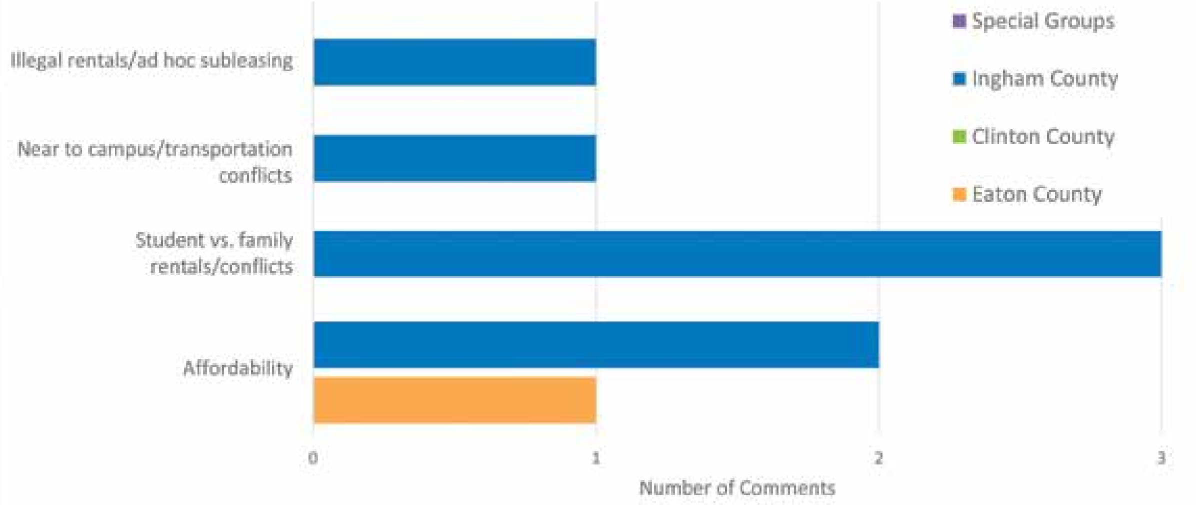
Source: 22 Community Engagement Meetings hosted by Greater Lansing Housing Coalition at various locations throughout the Tri-Counties. April - December, 2013

3.3.8. Student Housing

The Tri-County region is unique in that it is a hub of higher education - home to Michigan State University, Lansing Community College, Cooley Law School, Cornerstone University, Davenport College and local centers for several other higher education institutions. Although student housing was not a topic at most of the community meetings, there were several comments made at the MSU meeting and in the communities surrounding East Lansing, and in Delta Township, which also has significant numbers of college students.

Significantly, issues regarding student housing included affordability, and conflicts between the lifestyles of college students and those of the non-student residents.

Figure 3-8: Student Housing

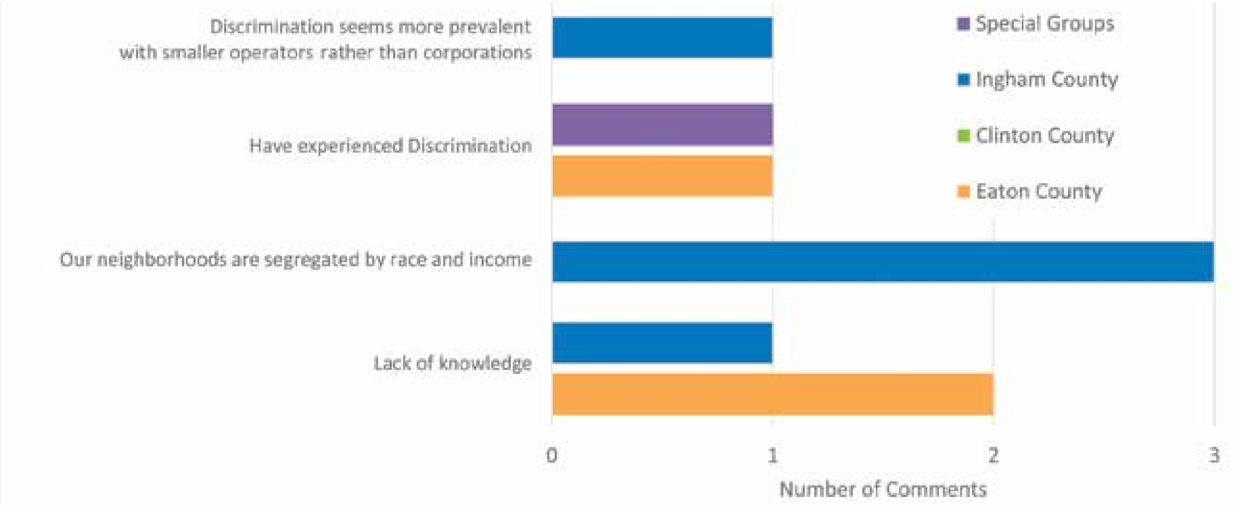


Source: 22 Community Engagement Meetings hosted by Greater Lansing Housing Coalition at various locations throughout the Tri-Counties. April - December, 2013

3.3.9. Fair Housing Law Enforcement

Most of the meeting participants had not experienced housing discrimination personally or knew anyone who had. However, there were participants of the special group meetings and the meeting held in Charlotte who had experienced discrimination.

Figure 3-9: Fair Housing Law Enforcement

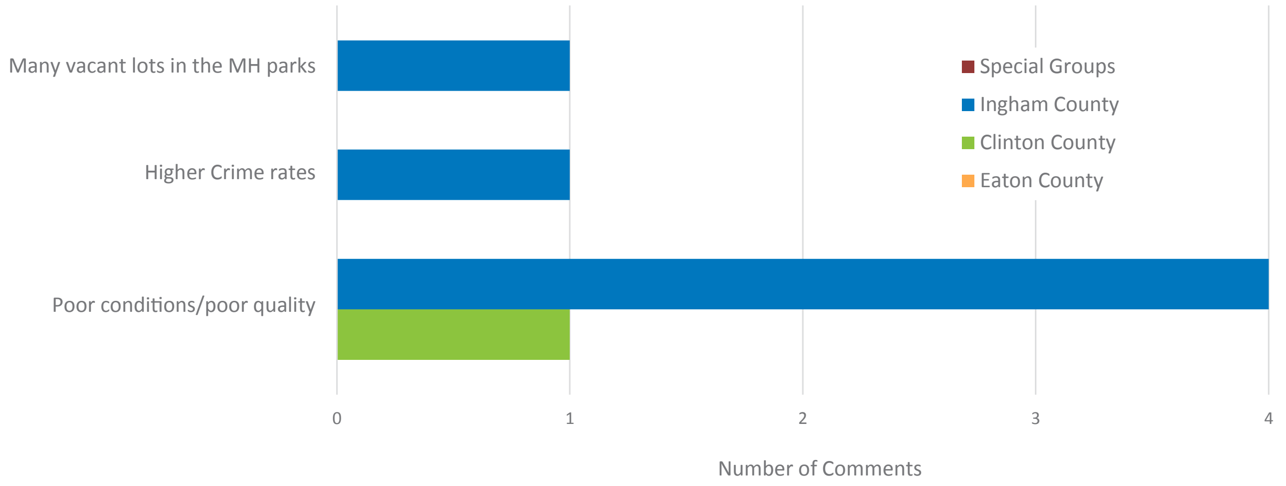


Source: 22 Community Engagement Meetings hosted by Greater Lansing Housing Coalition at various locations throughout the Tri-Counties. April - December, 2013

3.3.10. Mobile Home Parks

The condition of mobile home parks was raised at some of the meetings in Ingham and Clinton counties. The most common concern was the poor conditions of some of the parks and the quality of some of the units.

Figure 3-10: Mobile Home Parks

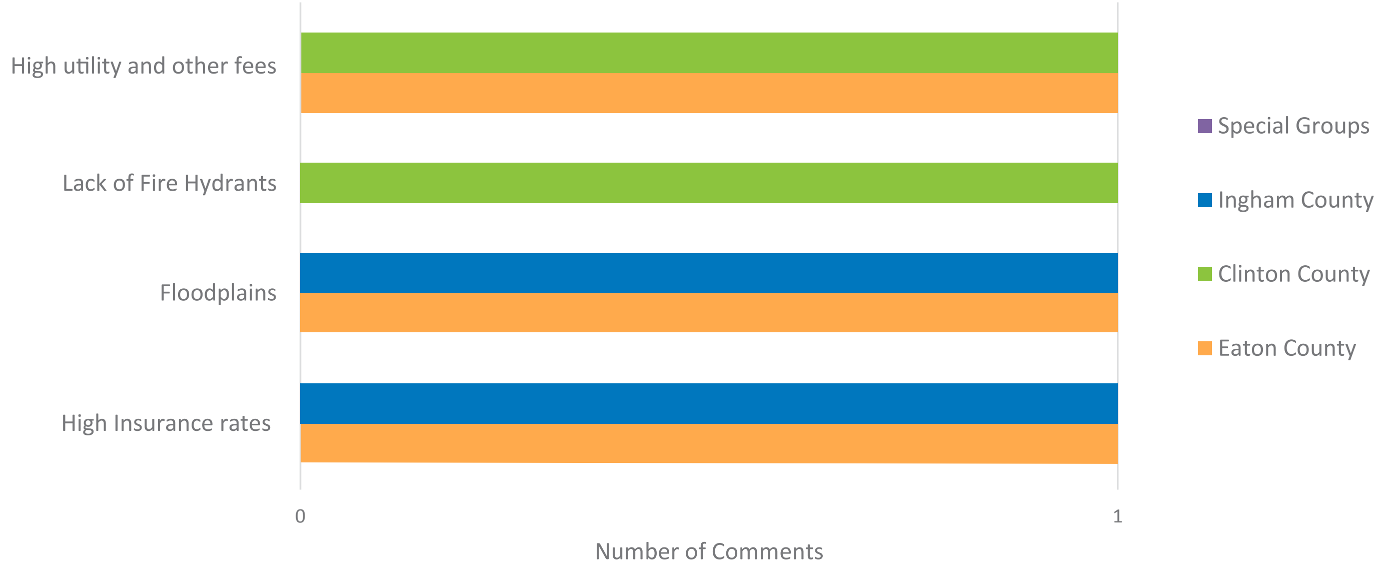


Source: 22 Community Engagement Meetings hosted by Greater Lansing Housing Coalition at various locations throughout the Tri-Counties. April - December, 2013

Other Cost Factors

Other housing cost factors that meeting participants raised include high utility and insurance fees, and the special issue of changes to the flood plain and flood zone maps and regulations.

Figure 3-11: Other Cost Factors



Source: 22 Community Engagement Meetings hosted by Greater Lansing Housing Coalition at various locations throughout the Tri-Counties. April - December, 2013

3.4. On-line and Intercept Surveys

A survey tool was developed to gather information from people who we might not otherwise be able to engage. The purpose of the survey was to evaluate perceptions of fair and affordable housing conditions. The survey was available on-line, at community engagement focus group meetings, at selected locations as an intercept survey, and through MSU as part of the Regional Affordable Housing Study.

Surveys were submitted from all three counties, although the majority of them were from Ingham County (See Figure 3-12).

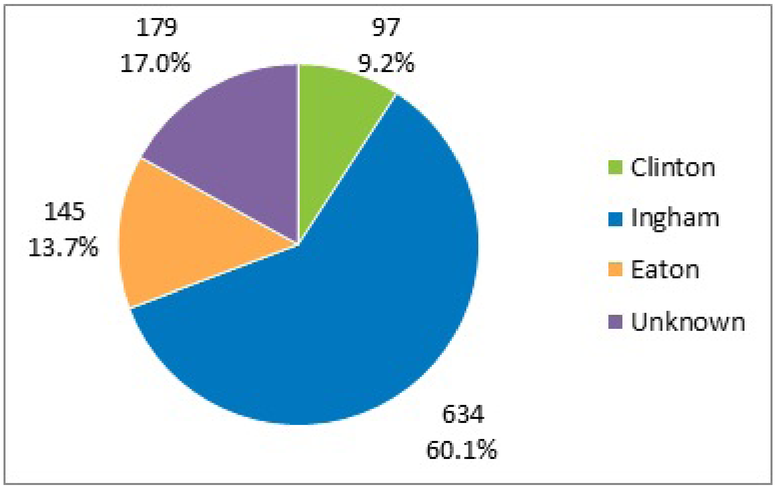
Clinton County: 97 surveys (9.2%)

Eaton County: 145 surveys (13.7%)

Ingham County: 634 surveys (60.1%)

County unknown or other: 179 surveys (17.0%)

Figure 3-12: County Proportion of Respondents of the Survey (n=1,055)

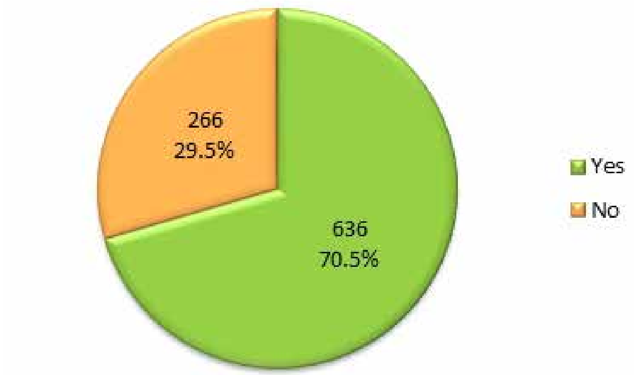


3.4.1. Is Housing Affordable?

Question: Do you think that you are living in an affordable home based upon your income?

Of the 902 respondents to this question, 266 persons (29.5 percent) felt that they live in unaffordable housing. This value is somewhat lower than the results of the 2008-2012 American Community Survey (ACS) 5-year estimates “percent of housing costs to income” where 35.4% (62,083 of 175,572) of people reported they paid over 30% of their income for housing. When asked what “percent of income is spent on housing costs” 47.0% of survey respondents reported they spend over 30% of their income on housing.

Figure 3-13: Perception of Housing Affordability of Respondents (n=902)



3.4.2. Affordability by Race/Ethnicity

Analyzing the above question by the race of the respondent we find no significant difference between the White/Caucasian and Non-White respondents.

Of the White/Caucasian respondents to this question, 69.9% (416 persons) answered that they live in affordable housing. 72.5% of the Non-White respondents (145 persons) also stated that they live in affordable housing. Thus we conclude that affordability is more related to other socio-economic characteristics such as household income, than to race specifically.

Figure 3-14: Perception of Housing Affordability of White/Caucasian Respondents (n=595)

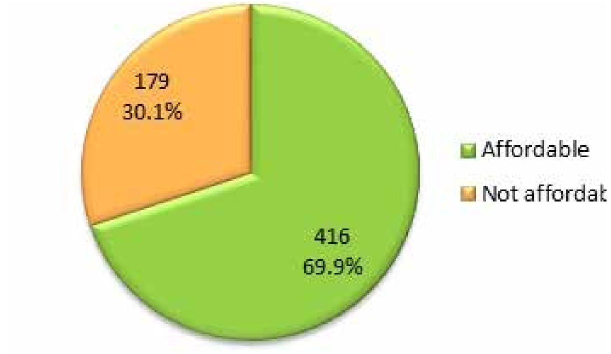
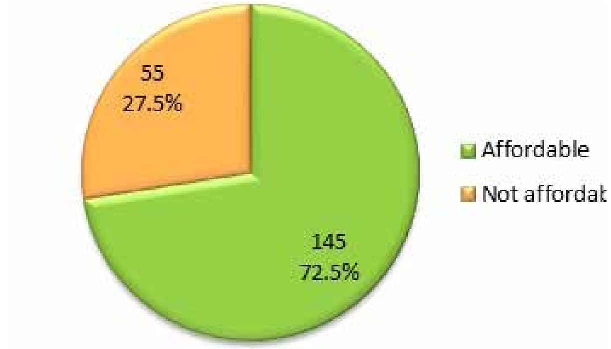


Figure 3-15: Perception of Housing Affordability of Non-White/Caucasian Respondents (n=200)



3.4.3. Affordability: Percent of Housing Costs to Income

As shown in Figure 3-16 and Table 3-1, 47.0% of respondents answered that they spend more than 30% of their household income for housing. Housing affordability is defined as a housing cost that does not exceed 30% of a household's gross income. Housing costs include rent or mortgage, property taxes, housing insurance, utilities such as gas, electric, water, and sewer, and normal maintenance and repairs.

Figure 3-16: Housing Costs Compared to the Annual Income of the Respondents

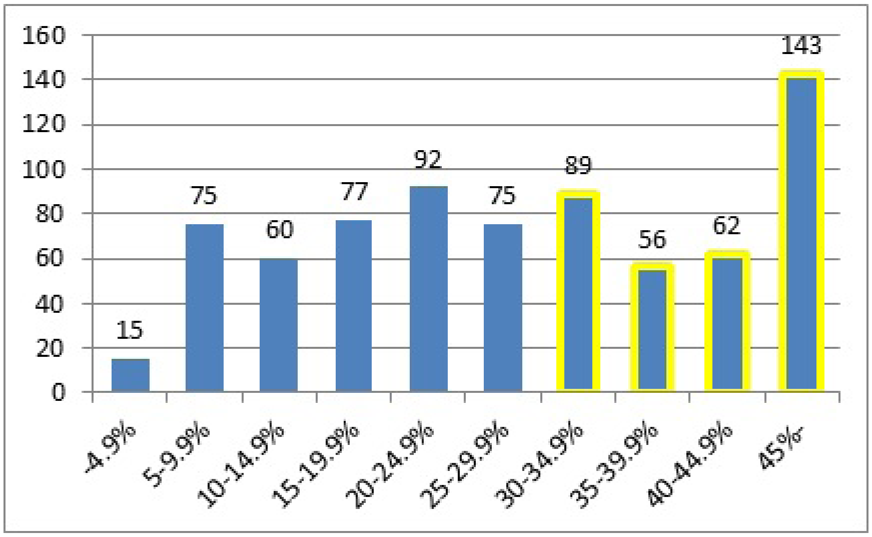


Table 3-1: Housing Costs Compared to the Annual Income of the Respondents

Percentage of Income Spent on Housing	No. of Responses	Percentage (%)
-4.9%	15	2.0%
5-9.9%	75	10.1%
10-14.9%	60	8.1%
15-19.9%	77	10.3%
20-24.9%	92	12.4%
25-29.9%	75	10.1%
30-34.9%	89	12.0%
35-39.9%	56	7.5%
40-44.9%	62	8.3%
45%-	143	19.2%
Grand Total	**744**	100.0%

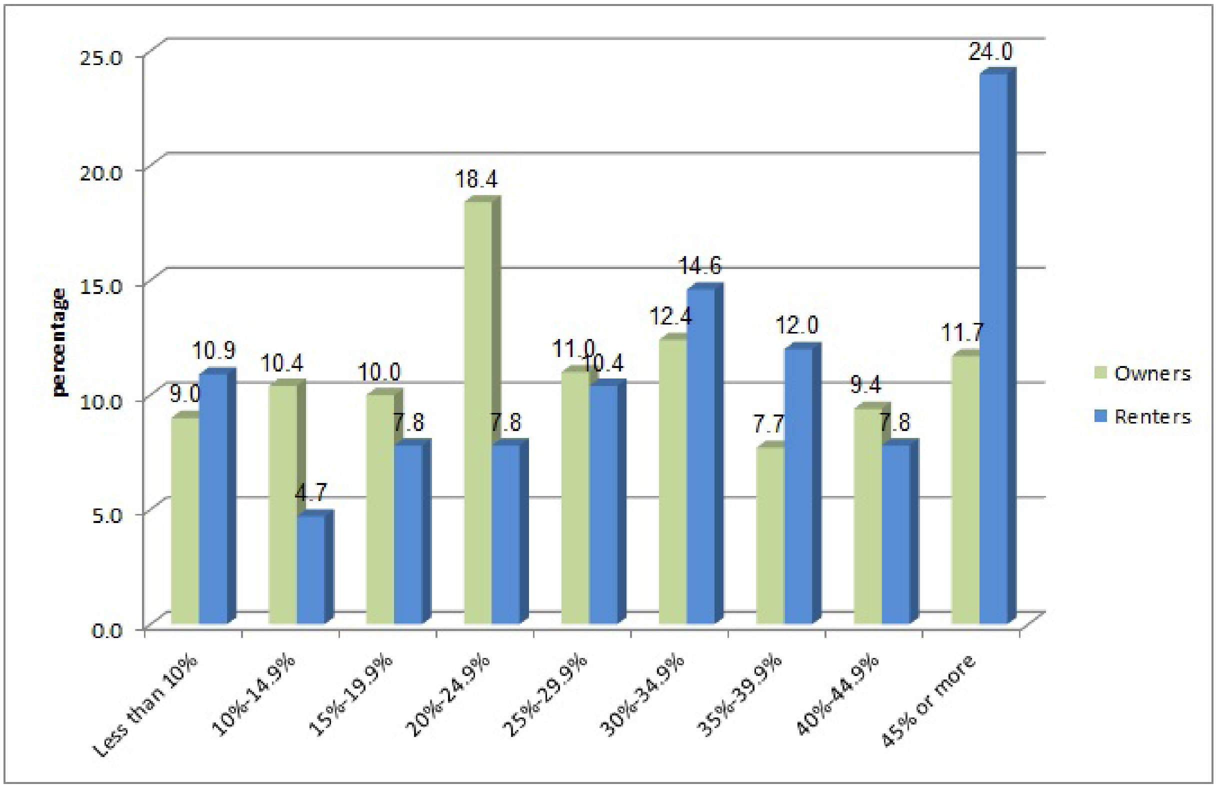
3.4.4. Housing Affordability of Home-owners and Renters

Analyzing the census results for housing tenure, we find that renters tend to spend more of their household income on housing and renters. Specifically,

- 31.8% of owners spend more than 30% of the income on housing costs;
- 58.4% of renters spend more than 30% of income on housing;
- Significantly, 24% of renters spend more than 45% of their income on housing;
- 11.7% of home owners spend more than 45% of their income on housing.[2]

These results show that housing affordability is a more serious problem for renters than for homeowners. Various results in Chapter II show that affordable rental units are in short supply. For instance, according to the 2008-2012 American Community Survey 5-year Estimates, 25.9% of home-owners spent more than 30% of their income for housing while 55.6% of renters paid over 30%.

Figure 3-17: Housing Costs Compared to Annual Income



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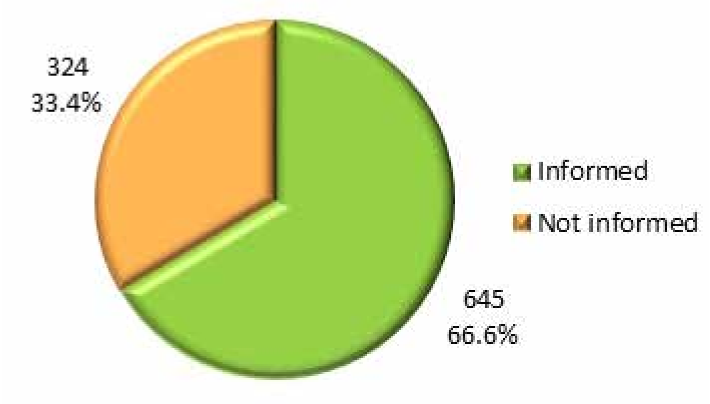
[2] Kim, Suk Kyung. Tri-County Regional Affordable Housing Study. 2014.

3.4.5. Fair Housing Laws

Question: Have you ever heard of fair housing?

When asked if they had heard of Fair Housing, two third of respondents answered that they have heard of fair housing laws, programs, or enforcement. Although the Fair Housing Act was passed in 1968 and there have been significant efforts to promote and explain fair housing law, there is still need to communicate these important federal, state and local laws to Tri-County residents.

Figure 3-18: Public Knowledge of Fair Housing (n= 969)

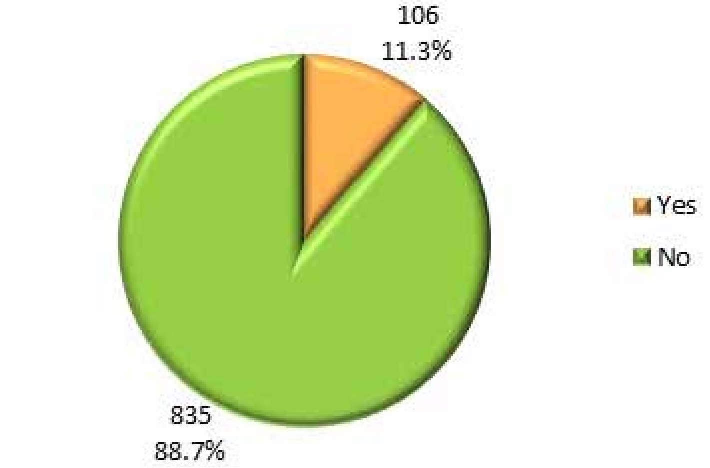


3.4.6. Mortgage Discrimination

Question: Have you or someone you know in the past 5 years experienced financial discrimination by loan officers or mortgage brokers (i.e. turned down for a mortgage, forced to pay a higher down payment) due to your or their personal status (i.e. race, age, etc.)?

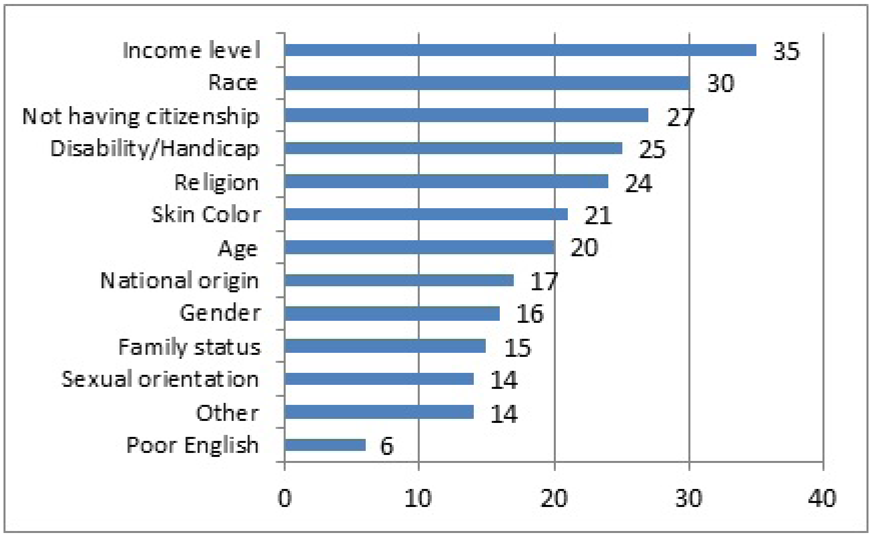
Of the 941 respondents to this question, 106 persons (11.3 percent) answered that they have experienced financial discrimination by loan officers or mortgage brokers in the past 5 years, indicating that there are still numerous financial discrimination issues in the Tri-County.

Figure 3-19: Experience of Mortgage Discrimination in the Past 5 Years (n= 941)



The most common reason given for mortgage discrimination was income level. This confirms that low-income households have less opportunity to receive a mortgage from financial institutions than medium or higher income households. The second most common reason reported for mortgage discrimination, was race, followed by citizenship, and disability/handicap.

Figure 3-20: Reasons for Mortgage Discrimination (Multiple Choice; n=264)

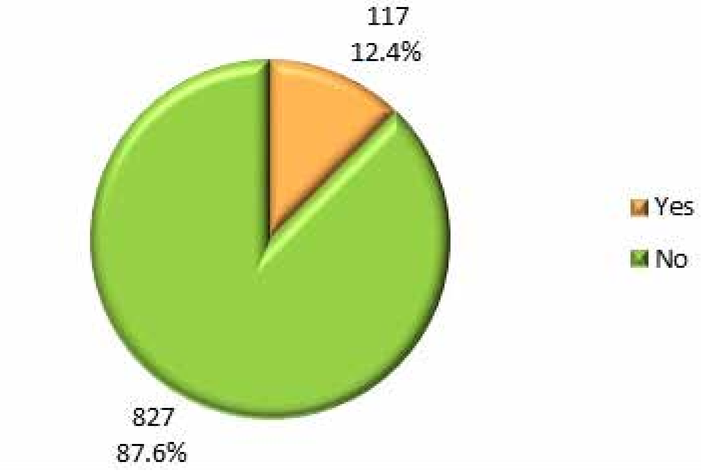


3.4.7. Rental Discrimination

Question: Have you or anyone you know experienced rental housing discrimination by rental property managers/owners due to your or his/her personal status within the last 5 years? (For example, been turned down for a rental house.)

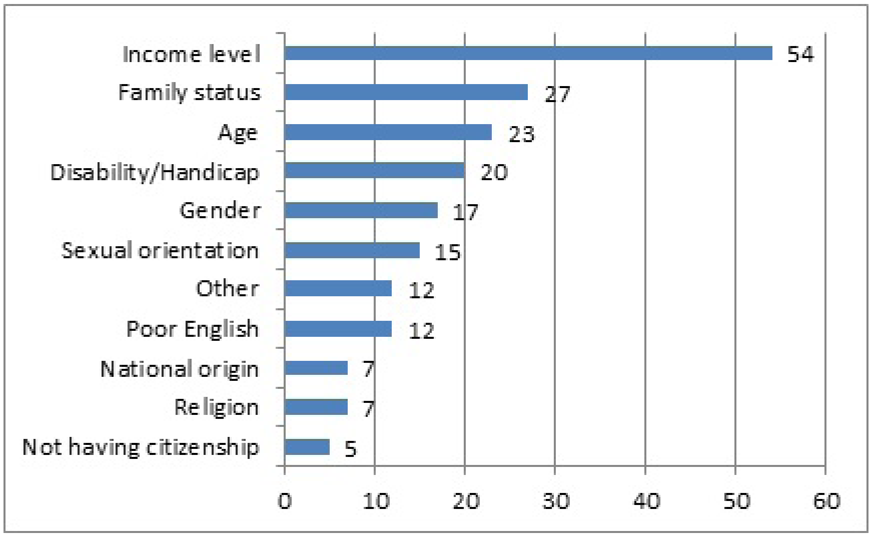
The survey revealed a rental discrimination rate similar to that of financial discrimination. Of the 944 respondents to this question, 117 persons (12.4 percent) answered that they have experienced discrimination by rental property managers or owners in the past 5 years.

Figure 3-21: Experience of Rental Discrimination in the Past 5 Years (n= 944)



Income level was the most common reason given for rental discrimination. Family status, age, and disability were also given as perceived reasons for rental discrimination.

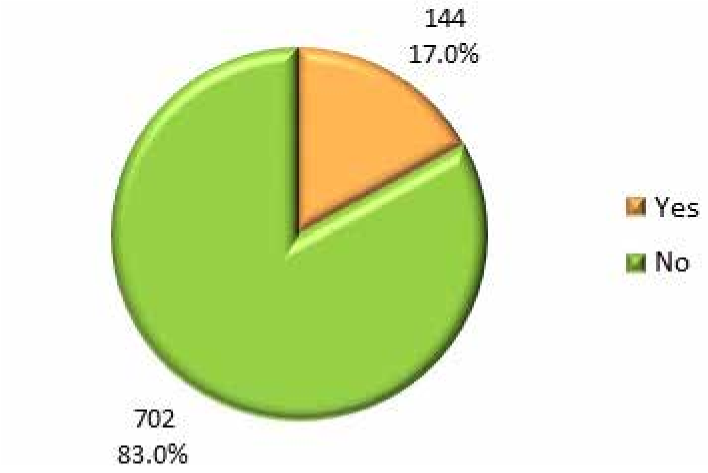
Figure 3-22: Reasons for Financial Discrimination (Multiple Choice; n=199)



Question: Have you or anyone you know ever experienced or observed community opposition to locating low-income housing in areas that are in or near their neighborhoods within the last 5 years (Known as NIMBYism: "Not In My Backyard")?

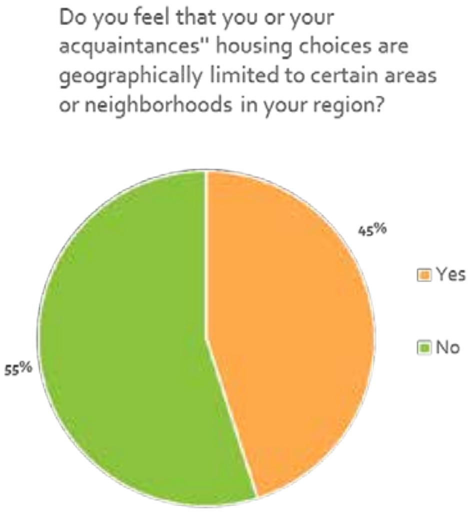
144 (17.0%) of the 846 respondents to this question indicated they experienced or observed community opposition to the location of low-income housing in their community (NIMBYism). To minimize NIMBYism additional resources should be devoted to education and building strong relationships between community newcomers and existing residents.

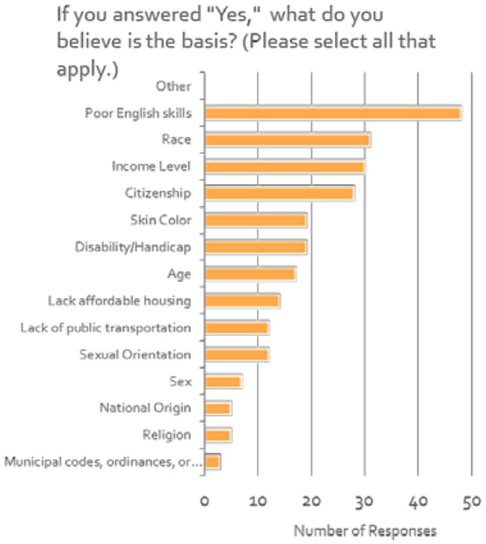
Figure 3-23: Experience of NIMBYism for Low-Income Housing in the Past 5 Years (n= 846)



3.4.9. Neighborhood Segregation

Just over half of respondents (55%) believe our neighborhoods are not segregated. Of those who believe our communities are segregated, the most common reason given was poor English skills, followed by race.



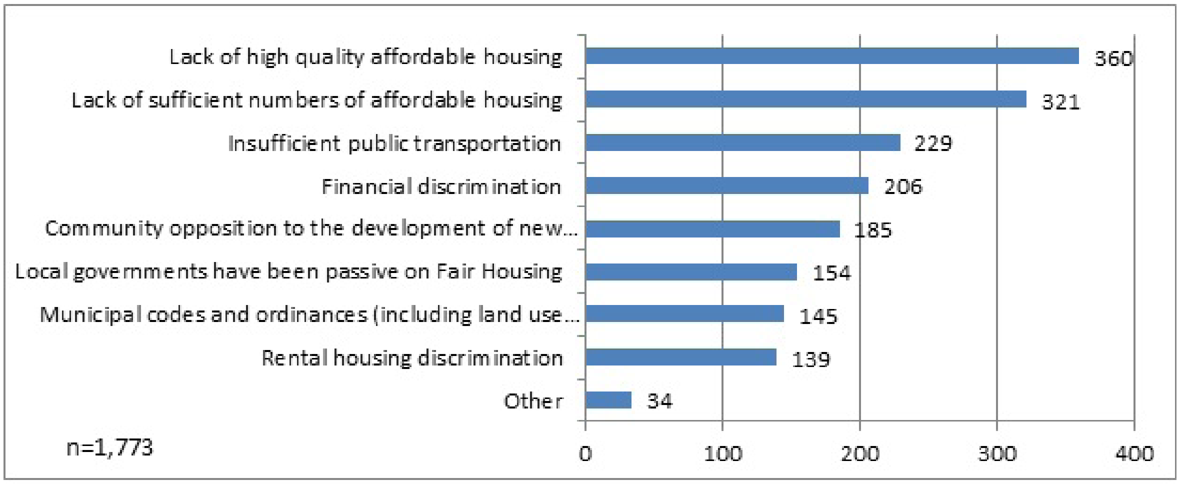


What are the barriers to fair housing?

Question: What do you think are the main barriers to fair housing?

Of the 1,773 responses to this question (multiple choice), the largest impediment to fair housing cited was lack of high quality affordable housing (360 answers, 20.3%), followed by lack of sufficient numbers of affordable housing (321 answers, 18.1%), and insufficient public transportation (229 answers, 12.9%). Interestingly, the main barriers to fair housing cited by Tri-County's citizens were not discrimination issues but rather the lack of good quality affordable housing. In addition, geographical isolation due to lack of public transportation was also cited as a very significant barrier to fair housing.

Figure 3-24: Barriers to Fair Housing (Multiple Choice; n=1,773)



3.5. Industry Leaders Interviews

One-on-One and group interviews were conducted with community leaders representing several housing-related industries. Topics of discussion focused on issues of the housing industry that they were likely to be knowledgeable about, such as asking lenders about foreclosure and credit issues that have been so problematic during the recent past. Interviews were also conducted with several major employers about their understanding of their employee's experiences with housing.

3.5.1. Lenders

We were able to meet with several lender representatives in early 2014. A variety of issues were raised, most of which are consequences of the housing crash.

3.5.1.1. Single Family Homes and Refinancing

Lenders commented that the foreclosure rate is slowly decreasing, but a lot of potential borrowers have problematic credit which will slow borrowing for several years. Particularly in low-to-moderate income communities, borrowing is lower than historically expected. Refinancing is also down in low-to-moderate income areas. Regulations have been tightened considerably, and even borrowers who have good credit seem reluctant to make the effort to refinance. There is a steady stream of interest from first-time buyers, however educational loan debt is preventing some potential first-time buyers from investing in housing.

Interviewees all noted the sluggish demand from housing developers to borrow commercial loans. Apparently developers who have survived the housing crash are funding their projects through their own resources. Developers are adjusting their products to be more economical and are paying greater attention to what the few new-home buyers want.

Finding good comps for home sales is a problem in many areas, a direct result of the abundance of foreclosures and short sales. Lenders and Realtors noted the low inventory of homes currently for sale.

3.5.1.2. Multi-Family Development

Lenders were concerned about the scarcity of affordable multi-family rental units. Interviewees noted that the foreclosure crisis has increased demand for rental housing, causing rental rates to rise. Funding for developers to build or redevelop more multi-family housing is very scarce – again generally only those who can self-finance are able to complete new developments. And most lenders are unable to finance an entire project, so developers gather funding from multiple sources to cover most projects.

One lender noted the need for more qualified builders –as a result of the housing crash many experienced builders moved to other career fields, other regions of the country, or retired. The availability of skilled trades' workers may also be a concern. The Skilled Trades educators at Lansing Community College saw a sharp decrease in interested students during the housing crash and foreclosure crisis, and since 2013 have seen record interest from employers looking for qualified graduates and certificate holders for construction trades.

3.5.1.3. Recommendations

Lenders we spoke with were in agreement that the increased regulations imposed since the housing crash have made it much more difficult for borrowers to qualify for home mortgages and refinancing, noting that even borrowers with good credit and stable incomes seem reluctant to apply because they are unsure if they will qualify.

When considering the problem of how to get foreclosed units back into ownership, some consideration of the cost of repairs may be needed. Interviewees noted that higher loan to value ratios would help buyers be able to bring distressed properties back up to community standards.

More funding for affordable housing is needed so housing developers can fill finance gaps. The Great Lakes Capital Fund and the Michigan Housing and Community Development Fund provide some funding, however additional financial resources are often required. Ann Arbor has a city Housing Trust Fund, and Grand Traverse and Kalamazoo Counties have county Housing Trust Funds that might serve as examples of a possible Tri-County Housing Trust Fund. It was also noted that Michigan lags behind other states in the development and use of philanthropic foundation funds for affordable housing development.

Lenders are aware of a variety of federal programs that borrowers can qualify for and use. Some programs are easier to use and/or more lucrative than others. For example, FHA loans generally require from 3.5% to 10% down, while Rural Home Development and VA loans require 0% down. Lenders also noted that HUD and FHA applications are more complex and that simple errors can jettison an application process, requiring the borrower to start over again. Streamlining efforts to reduce paperwork and costs, and provide greater equity to borrowers would improve the process and outcomes.

Consumer education is also a way to help borrowers overcome obstacles. The rules have changed so many second or third-time borrowers are confused by the updated processes. A training series for people who have repaired their credit and want to buy again, or who want to remortgage or buy a new home would be helpful. Many senior and "Boomer" households may want to downsize but are confused with current mortgage practices. A program for them, similar to the First-Time Homeowner programs would be helpful.

3.5.2. Developers

Several developers provided valuable insight into affordable housing development.

3.5.2.1. Current Market

Developers we spoke with believe that mortgage foreclosures are down from recent years, however tax foreclosures remain at a steady rate over the last few years.

Interviewees recognize that there are preference shifts occurring and that the housing market must adjust its products to meet the demand. While overall demand is based on quality, location and amenities, the Mid-Michigan market has noticeable gaps in unit types, sizes, and price. There is a strong market for mixed use that is well connected to jobs, education, entertainment, services, and transit.

Interviewees reported that Mid-Michigan needs more quality affordable housing and mid-range housing, especially in downtown areas. Housing is needed for young workers within 0.75 miles of downtown Lansing. There is need for "walk to work housing" for downtown businesses and agencies and the colleges and universities in downtown Lansing.

Developers also see a need for more housing for people below 60% of area median income (AMI) on transit lines and a need to integrate affordable housing in the suburbs. More low cost/no cost owner repair and maintenance programs are needed. Some believe a strategic approach where we focus resources on geographic targets would be helpful. Developments of 30 to 50 units in areas with existing services and access to transit should be promoted.

3.5.2.2. Needs and Concerns

3.5.2.2.1. Public Subsidies

Developers are aware that some LIHTC Tax Credits and HUD mortgages on subsidized housing units will be expiring soon. There is concern that these units may be redeveloped for market rate housing, which would increase the demand for affordable housing. Consideration should be given to targeting these developments for remortgaging and upgrades. The Tri-County area would benefit from more affordable barrier-free housing for people with disabilities and more affordable housing close to transit and services.

Dwindling public subsidies are also a problem recognized by developers. The complicated processes required to secure public subsidies can lead to expensive “red tape,” and the need for multiple partners adds a greater possibility of the project being canceled if one partner pulls out. Lenders seem eager to invest in affordable housing, and some funds are available on standard terms, but the costs of development have gone up while the subsidies have not. Thus, projects are more difficult to complete. The need is greater than the resources available.

Developers commented that they wish more potential partners had a better understanding of the finance options such as tax credits, tax abatement programs, and government subsidies. (LIHTC, Historic Tax Credits, Fed Brownfields Tax Credits, HOME, FHLB, MEDC – CRP, CDBG, MSHDA Reserves, Rural Assistance are some of the common supports). They noted that more mixed income housing, which is leveraged with private sector to support affordable housing, is needed.

3.5.2.2.2. New Construction

The developers interviewed recognize that the new construction market in Michigan is saturated, believing that redevelopment is where there are opportunities, although redevelopment projects are more difficult and can include more unknown costs. Adaptive reuse of older buildings is difficult and expensive so sometimes it makes better sense to demolish and start over. The funding is also more complex – developers have to pull support from a variety of sources such as non-profit, federal, state and local government agencies. Redevelopment takes more time and costs more.

The housing product itself was also considered. Developers realize that many buyers want large homes with current and ‘green’ technologies and lots of amenities. However, the buying/renting public isn’t always realistic about the costs. Stricter building regulations and standards, larger lots and larger homes, and more amenities add to the costs. Smaller square footage is needed to bring down the costs of low-income units. Increasing density can help make the units more affordable but must be carefully applied. It is not always possible to provide high quality for low cost: there is a need to balance the community and family desires with what the end users can afford.

3.5.2.2.3. Solutions and Recommendations

Identify strategic areas and then focus resources in those areas. Old Town has been revitalized this way, and REO Town is a work in progress. Look for opportunities to redevelop underutilized properties by moving existing businesses to more appropriate areas and developing affordable housing in areas close to commercial and service locations. Mixing market and affordable housing helps to reduce the cost of affordable housing by spreading the costs throughout an entire project and reduces the stigma of “affordable housing” for the occupants.

Tax Increment Financing (TIF), the method of financing the public costs associated with development and redevelopment projects,[3] was noted as an option by the developers we interviewed. Although TIF has its problems and has been criticized for diverting tax revenues from schools and municipalities for the sole use of a single development district, careful use of TIF would support mixed use affordable housing development in urban districts.

The development of a local Public Real Estate Investment Trust – a community benefit REIT- might be helpful. There are a few examples, such as the Housing Partnership Equity Trust, operated by the Housing Partnership Network, which invests strategically in medium- to large-sized Class B and Class C multifamily properties; the Community Development Trust (CDT), originally capitalized by the Local Initiatives Support Corporation (LISC), and currently helping to preserve or add over 32,500 units to the nation's affordable housing stock in 42 states and regions; and several state Housing Trusts that fund development through public dollars.

The Green and LEED (or Leadership in Energy & Environmental Design) trends are positive, but add to the costs in costs and time. To receive LEED certification, building projects satisfy prerequisites and earn points to achieve different levels of certification based on a project's building and neighborhood design and construction, interior design and construction, building operations, and maintenance. Because of the higher development costs, LEED developments take longer to capture the return, or charge higher rents. Typically rental owners are not interested in LEED or Energy Star because they can't recoup the return efficiently. Such ratings systems could be used as proxies for defining "quality housing" for new construction, but would be less effective at improving existing housing, especially rental housing.

Improving the processes HUD and MSHDA use to fund projects would reduce project time and paperwork. Regulations, while necessary at some level, are currently very cumbersome and prevent projects from going forward. What is best for the community is not always feasible for the developer's Return on Investment (ROI). Certification is an added expense that developers are required to incur. Additional requirements are being added to MSHDA's regulations, but reimbursements are not increasing to cover the additional expenses. MSHDA has the criteria in place, but there needs to be more focus and understanding on the developer/owner/end-user balance. It was commented that the changes MSHDA has made in its programming have taken some time to adjust to and may be depressing affordable housing sales. An evaluation of the results of these changes should be conducted to be sure they are helping communities and the end buyers.

Rental housing needs a comprehensive approach, especially since so many people have turned to rental options after the housing crisis. Rental regulations are needed to improve conditions and the public's perception of rental and affordable housing. Subsidized housing does not need to be boring and look like subsidized housing.

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[3] http://www.planningmi.org/downloads/tax_increment_financing.pdf

Chandler Road student housing in East Lansing is only 80% occupied. It may be ripe for designation and redevelopment for low-income families – at least a part of it. We need better understanding of the responsibilities of both landlords and tenants. Mid-Michigan needs a College Student Housing policy.

Land contracts are a big abuse factor – they bypass the rental and codes inspections processes. They are not well tracked and there are some predatory practices where owners are selling the same properties over and over and reclaiming it when the buyer defaults. State-wide oversight on land contracts in needed.

3.5.3. Realtors

Several members of the Greater Lansing Realtor's Association met with us and shared their concerns and insights.

3.5.3.1. Housing Availability and Prices

Mismatches exist in the demand and supply of single-family homes in the Tri-County region. Currently (Spring 2014) the inventory of homes for sale is very low in the Mid-Michigan market, and although prices are rising, sellers are not as motivated to list their properties as in years before the housing collapse. The foreclosure rate is slowing, and some of the holders of foreclosed homes are beginning to make improvements to improve their ability to sell them. Appraisals are an issue: Not only are there numerous foreclosures and short sales which bring down the rates of comparable sold homes prices, but current appraisers are less knowledgeable about the value of homes that have been improved.

More down payment assistance is needed. The housing market rises and falls with the general economy. Mid-Michigan has lost a large number of good manufacturing jobs, wages have shrunk, and so people can't afford to pay as much for housing as in previous years. People with good incomes also seem less interested in moving up. They may be wary of selling their existing house or not confident enough about their futures to make the investments. Mid-Michigan workers need better paying jobs and more employment options.

Many homes that are classified as "affordable" in the community are not fit for habitation. There are low-cost housing options but they need a lot of work. Many of them are not mortgagable, and the costs to fix them up are more than most lower-income families can finance.

3.5.3.2. Challenges and Solutions

Lending has become very confusing, especially on foreclosed properties. There are over six programs that Realtors and buyers generally use to finance home purchases, each with its own requirements. Requirements differ based on factors such as urban vs rural home location, and characteristics of the buyer. Some buyers have other options such as employer supports. Agents and buyers struggle to keep informed about changing program options and requirements. The Greater Lansing Realtors Association (GLAR) has added a tool to its website that flags each listing with the subsidies and program that may be available to help with the purchase, but many realtors and buyers are still unaware of the supports that are available.

Buyer education is critical! People don't know what is available or whether or not they are qualified for various lending programs. Reducing the choices by combining some of the programs or using the same requirements and forms would be helpful.

Rental enforcement is needed in many communities. Communities must be cautious however, that rental ordinances and policies don't discourage investment and fair housing options. Rental housing is necessary and provides good options for many families, but must be affordable and well maintained.

Health Department requirements need to be revised and the dangers of unsafe housing needs to be better promoted. Many low-income families and property owners overlook the risks of lead poisoning, mold, radon, and other indoor hazards. Well and septic inspections and improvement costs can be too costly for some rural sellers and buyers. Some of the utility hook-up fees are also too high for low-income buyers.

Flood insurance changes have the potential to collapse our market. The National Flood Insurance Program [NFIP], which was created in 1968 to help provide a means for property owners to financially protect themselves, offers flood insurance to homeowners, renters, and business owners, and is based on official flood plain maps produced by the federal Emergency Management Agency (FEMA). These maps have been recently updated to accommodate climate change and recent natural disasters such as hurricanes Katrina and Sandy. FEMA is set to release new flood maps in the summer of 2014 which could affect the flood insurance rates for property owners that are in flood plains and zones. FEMA has delayed implementation of the new flood plain maps to review the impacts, but the effects when they are implemented could be devastating. Affected property owners will see increased insurance costs for some and lower costs for others. The new maps will require property owners to prove they are not in a flood plain. This will add to the cost of insurance and may significantly alter property values. Lower income owners may decide to abandon properties that are too expensive to insure, which will increase the number of properties in the public's inventory and reduce tax revenues, in addition to reducing the supply of affordable housing.

3.5.4. Rental Property Managers and Investors

Members of the Lansing area Rental Property Owners Association met with us in April 2014.

3.5.4.1. Rental Market

Rental property managers who met with us believe the rental market is improving. The owner occupied inventory is low, which tends to keep rental occupancy high. The interviewees find it a struggle to locate quality tenants. Many rental applicants have poor credit histories, past evictions, or poor employment histories. Many tenants have difficulty maintaining employment, which can lead to rent loss and costs associated with eviction processes. The estimated cost of eviction and re-renting a unit is about $4,000. A "Responsible Tenant Training" program would be a helpful service.

Private landlords base their rental rates on market forces. These forces include the condition of the property and neighborhood, and how long the unit has been vacant. The interviewees noted that in some cases, Section 8 Housing Choice Vouchers pay more for a rental home than it would get on the open market.

Competition with Community Housing Development Organizations[4] (CHDOs) and public housing can drive up costs and rental rates for private owners. When non-profit CHDOs and government housing authorities improve their units, private owners must also improve their units. Because private landlords generally do not have subsidies, the cost of improvements and upgrades must be captured from the rent proceeds, which usually leads to higher rents.

3.5.4.2. Rental Finance

Lending continues to be depressed for rental property development and improvements. The Dodd-Frank Wall Street Reform Act[5] is also hurting landlords by tightening up lending regulations. Making more funds available to private landlords to maintain their units would help to improve the region's rental housing stock. Grants or loans for energy efficiency improvements, and structure and property improvements would be helpful and would produce a more equitable development environment.

3.5.4.3. Recommendations and Ideas

Property taxes account for about 25% of gross income of privately owned rental units. Lowering property taxes on affordable rental housing would enable owners to lower rents.

There is a tremendous time cost involved in finding and applying for subsidies and building partnerships to provide affordable housing. Assistance in this area, perhaps some sort of consortium that would help property managers and owners with these tasks, would be useful and could operate across the three counties. This could be funded by grants and local public funds.

Blending higher incomes with lower incomes in the same complexes (also known as mixed income housing) is a good idea. It provides opportunities and reduces stigmatism for low-income occupants.

3.5.5. Employers

Four area employers met with us or submitted responses to our questions regarding housing for their employees. The companies represented are all within the top tier of employers in the region.

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[4] A CHDO is a community-based, nonprofit housing development organization with the staff capacity to develop and manage affordable housing in the community and/or region it serves. http://portal.hud.gov/hudportal/documents/huddoc?id=19787_ch03.pdf.

[5] The Dodd-Frank Wall Street Reform Act was signed into law in 2010 to regulate the financial markets and make economic crises less likely. http://useconomy.about.com/od/criticalssues/p/Dodd-Frank-Wall-Street-Reform-Act.htm.

3.5.5.1. Regional Housing Market

In general, the employers believe the housing market in the Tri-County region is robust, diverse, and growing. There was understanding that the current inventory is low, a factor resulting from the housing crisis and its recovery. Most of the employers we spoke with usually hire from within the Tri-County region, so new employees generally aren't looking for new housing. The employers understand that good quality of life, including appealing and affordable housing, is important to attracting quality workers. Most of the employers we spoke with stated that their workers are paid living wages, so they felt that affordability is not generally an issue.

3.5.5.2. Challenges Employees Face

Employees who live in Eaton or Clinton Counties, or beyond, sometimes struggle to find economical commuting options. Generally they realize they'll have to drive a car or find a carpool. Using transit is not an option if they don't live in the county they work in, due to the lack of inter-county transit routes.

3.5.5.3. Housing Supports Offered

None of the employers we spoke with offer specific programmatic housing assistance, however one indicated they help with closing costs and relocation coverage, and one offers assistance on a case-by-case basis with payday advances and for minimum wage employers with supports such as budgeting assistance, help with accessibility of homes and refugee housing. One employer noted that in the Detroit market they have a program to support employees living downtown, but the program is only available in that area.

3.5.5.4. Recommendations

Employers appear to be aware of the demographic and economic changes predicted for our area over the coming decades. Many of their recommendations run parallel to those made by others.

3.5.5.4.1. Barrier Free Housing

Housing based upon the concepts of Universal Design[6] will be highly sought after in the coming years. Not just seniors, but younger people, with or without disabilities, value the ease and convenience of Universal Designed homes. All new housing and housing modifications should strive to meet standards such as a minimum of one step-free entrance to the main level of the home, kitchen, full bath and a bedroom on the main entry level, clear, maneuverable space throughout the home with 36" doorways and 42" hallways, easy to use handles and knobs, handrails on both sides of stairs, low-pile carpeting or hard surfaces that are easy to roll over, bathroom and kitchen counters and facilities at heights reachable by those using wheelchairs and walkers, and other accommodations listed in the Universal Design standards guidebook.[7]

---

[6] The design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design. <http://www.ncsu.edu/ncsu/design/cud/about_ud/udprinciplestext.htm>.

3.5.5.4.2. Public Transportation

Mid-Michigan's transit problem should be solved. Employers want their employees to have the freedom to live in any of our counties and use public transit to travel to work. Although transit is not a specific concern of this Fair and Affordable Housing Plan, the costs associated with commuting impact the ability of workers to find and afford desirable and suitable housing. All communities in mid-Michigan would benefit from having a regional transit solution that crosses jurisdiction boundaries and provides service to employment locations and neighborhoods throughout the day and week.

3.5.5.4.3. Affordable Housing

Employers want their minimum wage and low wage employees to be able to find and afford safe and appropriate rental housing. More affordable rental housing is needed that is near good schools and services. Single family rental homes are especially difficult to find in many of our communities. Employers recommend increasing the availability of quality rental homes near transit and good schools by providing a training program for property owners becoming new landlords of single family homes. Employers also recommend a skills training program for new renters.

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[7] http://www.aarp.org/livable-communities/info-2014/what-is-universal-design.html

Columbia Street
Mall
Antiques, Collectibles & Mor
AIN BAR

OPERA HOUSE
121

CHAPTER 4

FAIR AND AFFORDABLE HOUSING INITIATIVES: THE NEXT FIVE YEARS

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4. Fair Housing Assessment

In its efforts to curtail discriminatory practices in housing lending, the federal government has enacted several laws aimed at promoting fair housing lending practices. The Fair Housing Act of 1968 prohibits discrimination in housing based on race, color, religion, or national origin. Later amendments to this act added sex, familial status, and disability. Under this law it is illegal to discriminate against any of these protected classes in the following types of real estate transactions: making loans to buy, build or repair a dwelling; brokering or appraising real estate; or selling or renting a dwelling.

4.1 Fair Housing Law Complaints

Complaints of discrimination or unfair treatment can be referred to a number of agencies, including HUD, the Michigan Department of Civil Rights, the City of Lansing, and the City of East Lansing, and to a Fair Housing Assistance Agency, such as the Southeast Fair Housing Center in Ann Arbor. The Michigan Department of Civil Rights (MDCR) collects data from all sources and provides it by the county and by the zip code. We obtained and analyzed data from the MDCR for the years 2008 through 2013.

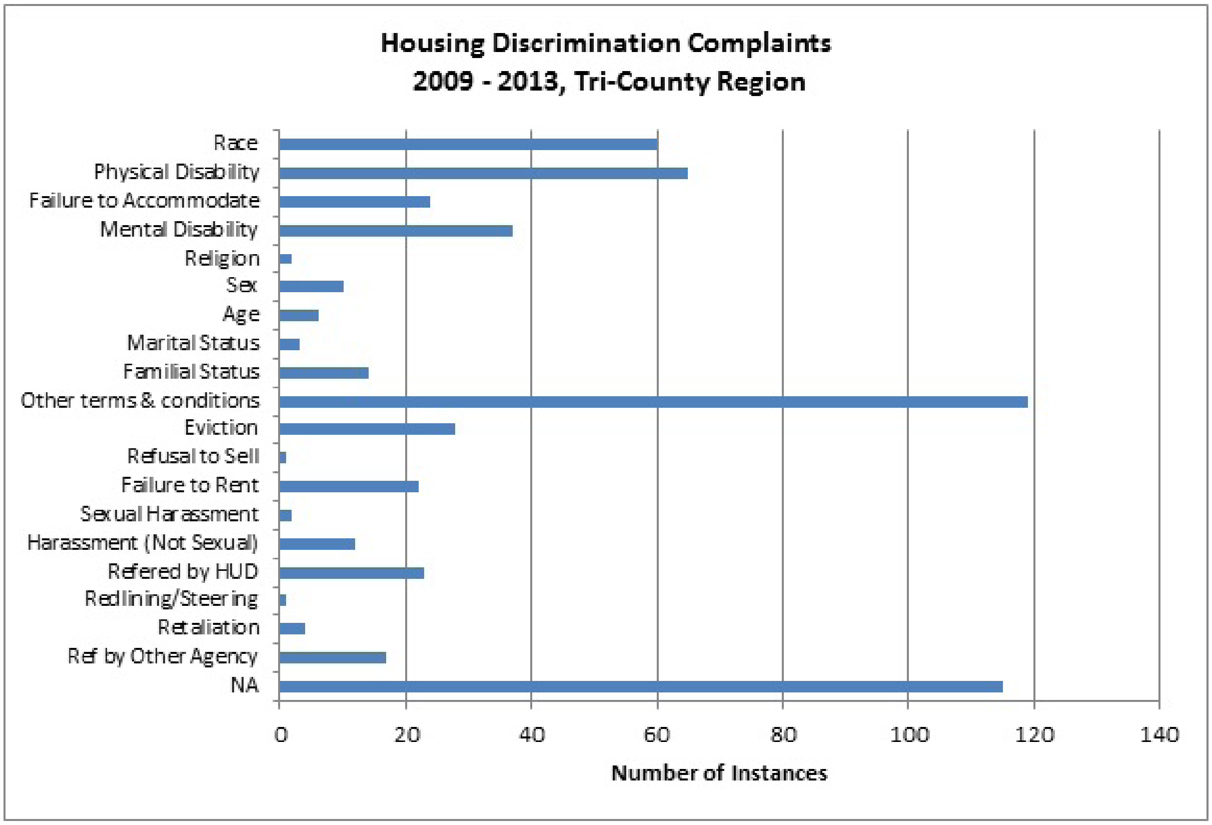
Title VIII of the U.S. Civil Rights Act of 1968 is commonly referred to as the Federal Fair Housing Act. This federal law, as amended in 1974 and 1988, protects each individual's right to equal housing opportunity without discrimination based on race, color, religion, national origin, sex, disability, or familial status (the presence of children).

In Michigan, housing discrimination is prohibited by the Elliott-Larsen Civil Rights Act and the Persons with Disabilities Civil Rights Act. State law also includes all federal protections as well as age, marital status, height and weight.

Local ordinances provide added protection against discrimination based on (Lansing) student status, veteran status, political affiliation or belief, sexual orientation, gender identity, gender expression, or source of income; and (East Lansing) sexual orientation, student status, use of adaptive devices or aids, or legal source of income.

As seen in Table 4-1, data is collected on a number of bases or reasons, including the covered conditions and some not specifically covered by law, but that indicate that discrimination may be a factor. "*Other terms and conditions"* includes factors that are not covered by federal or state law. "*NA"* indicates that the complainant did not give enough information for the basis to be determined.

Figure 4-1: Housing Discrimination *Complaints*

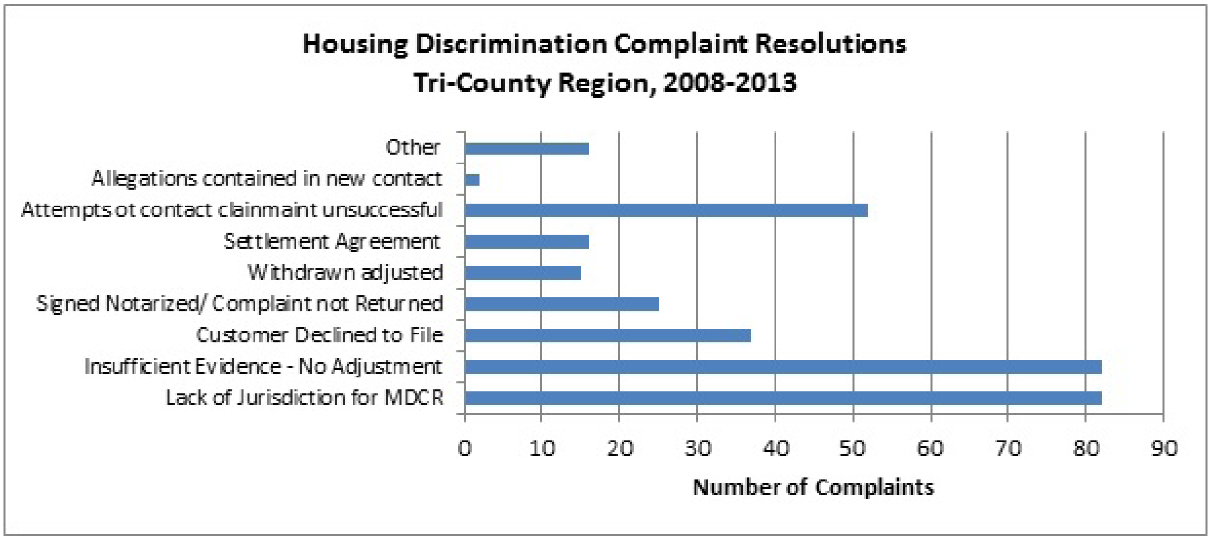


Source: Michigan Department of Civil Rights, February 2014

Figure 4-2 shows the resolutions of the complaints identified in Figure 4-1. As shown, the largest segment of complaints were found to be outside the jurisdiction of the MDCR (82 complaints) and lacking sufficient evidence (also 82 complaints). Of the remaining complaints, 52 were closed because the complainant could not be reached for follow-up, 37 were closed when the complainant declined to file the complaint forms, and 25 were closed because the complainant did not return the notarized signature page. Sixteen complaints were closed for miscellaneous reasons such as the complaints being untimely, or the complainant deciding to pursue the case through court action. Two complaints were closed when the allegations were repeated in another complaint. Sixteen complaints were closed with a settlement and fifteen complaints were withdrawn with adjustment.

As seen in Figure 4-2, after removing the “Other Terms and Conditions” and the “NA” complaints from consideration, the most common complaint was in regard to physical disability (65 complaints), followed by race (60 complaints), and mental disability (37 complaints). Twenty-eight complaints referenced being evicted, although the data provided does not provide enough information to determine the basis for the eviction.

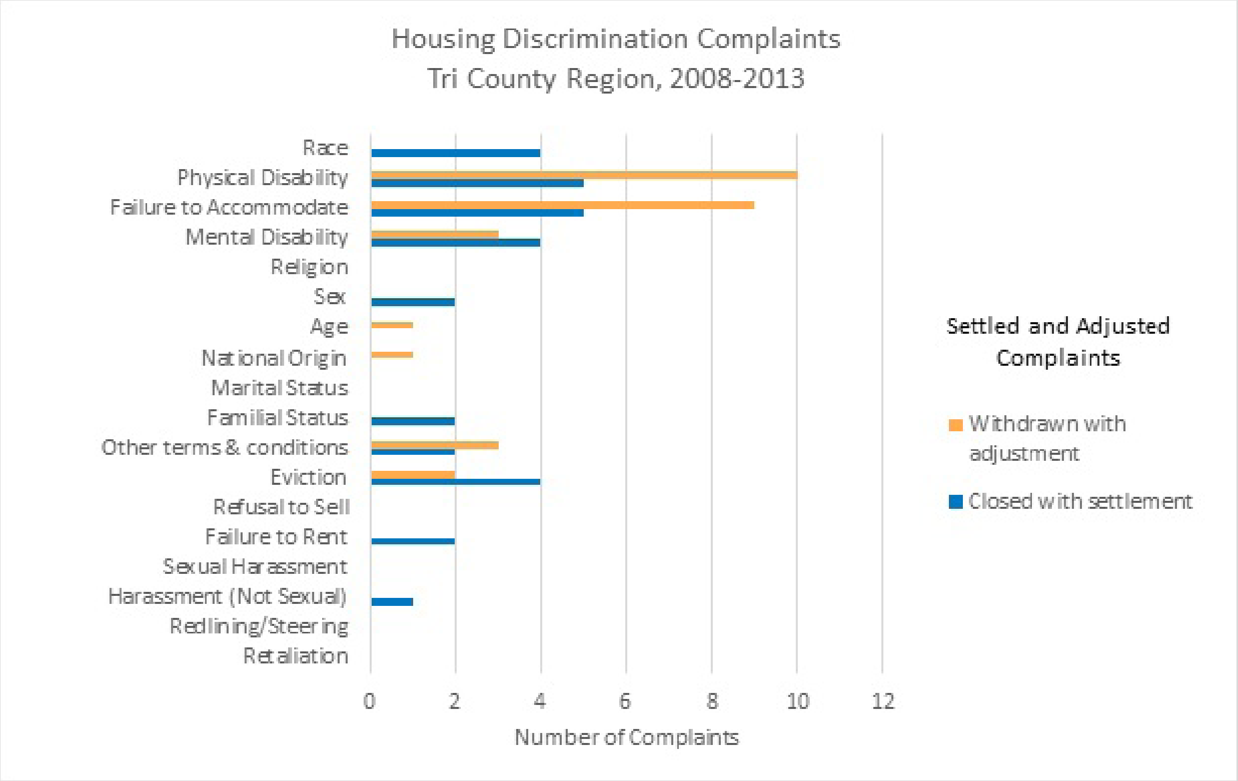
Figure 4-2: Housing Discrimination Complaints Resolutions



Source: Michigan Department of Civil Rights, February 2014

Figure 4-3 shows the basis of complaints that were closed with a settlement or withdrawn with adjustment. As shown, physical disability, failure to accommodate, mental disability, race, and eviction were the most often cited bases. In general, the physical disability cases were most often closed when the complainant withdrew the complaint because the landlord made an adjustment such as installing a wheelchair ramp or safety rails. Cases in which the basis was race, mental disability or eviction were most commonly closed with a settlement, usually a cash award.

Figure 4-3: Settled and Adjusted Housing Discrimination Complaints



Source: Michigan Department of Civil Rights, February 2014

4.1.1 City of Lansing

The City of Lansing received only one housing complaint during the years of 2008 to 2013.[1]

4.1.2 City of East Lansing

The City of East Lansing recorded four civil rights complaints during years 2008 through 2013. These included three based on race, and one based on disability. Two of the complaints were mediated to agreement, one was investigated and found to not be a violation of law, and one is “inactive.”

Table 4-1: Civil Rights Violations Complaints, City of East Lansing, 2008 – 2013

Date	Basis	Area of Discrimination	Complaint Status
September 2013	Race	Public Accommodation	Closed; mediated agreement
July 2012	Disability	Housing	Closed; inactive
December 2011	Race	Housing	Closed; not accepted; no violation of ordinance
November 2008	Race	Housing	Closed; mediated agreement

Source: City of East Lansing, Human Relations Commission, April, 2014.

4.2 Lending Practices

In addition to the Fair Housing Act of 1968 referenced above, the Equal Opportunity Act of 1974 prohibits discrimination in lending based on race, color, religion, national origin, sex, marital status, age, receipt of public assistance, or the exercise of any right under the Consumer Credit Protection Act.

The Community Reinvestment Act of 1977 requires each federal financial supervisory agency to encourage lending institutions to help meet the credit needs of their entire community, including low and moderate income neighborhoods.

Under the Home Mortgage Disclosure Act (HMDA) of 1975, and later amended, financial institutions are required to publicly disclose the race, sex and income of mortgage applicants and borrowers by census tract. The Analysis presented below is from the HMDA data system.

4.2.1 Home Mortgage Disclosure Act Data Analysis

The HMDA requires federal insured or regulated lending institutions to collect and publicly disclose information about their housing-related loans and applications on an annual basis for each Metropolitan Statistical Areas (MSA) they serve. These include banks, credit unions and savings associations that exceed a coverage threshold set each December by the Federal Reserve. Other for-profit institutions that have assets exceeding $10 million or have originated at least 100 home loans in the preceding year are also required to collect and disclose their information for MSAs in which they provide home loan services.

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[1] E-mail, Guillermo Z. López, City of Lansing Equal Opportunity Specialist/ Title VI Coordinator, Human Relations and Community Services Dept., May 14, 2014.

The data available includes loans for single family home purchases and construction, home improvements, refinancing, and for multi-family housing development. In recent years, loans for manufactured homes have been separated from loans for site-built structures.

The data identifies the various actions lending institutions can take with applications.

- “Originated” means the loan was made by the lending institution.
- “Approved but not accepted” refers to loans that were approved by the lender, but the borrower did not accept the loan. This might be the case if the borrower finds better terms from another lender, or decides not to borrow money.
- “Application denied by financial institution” means the loan application was not approved.
- “Application withdrawn by applicant” means the applicant closed the application process.
- File closed for incompleteness” means the lending institution closed the application because the applicant did not supply all the information requested.

The results of loan applications for home purchases submitted throughout the Tri-County Region are shown in Table 4-2.

Table 4-2: Home Purchase Loan Applications, Tri-County Region, 2002-2012

Owner Occupied Home Purchase Loan Applications								
Includes Conventional, FHA, FSA, RHS, and VA Loan Applications								
Tri-County Region								
Action Taken	2002	2006	2007	2008	2009	2010	2011	2012
Loan Originated	7,970	8,077	5,240	3,702	3,232	3,111	2,923	3,555
Approved, Not Accepted	786	1,053	482	363	228	190	190	222
App Denied	1,418	2,057	1,307	875	604	661	632	669
App Withdrawn	517	1,020	597	462	328	436	344	395
Files Closed For Incompleteness	232	283	173	105	72	56	66	102
Total	12,925	14,496	9,806	7,515	6,473	6,464	6,166	6,955
Denial Rate (Includes only approved (originated) and denied applications)	15.1%	20.3%	20.0%	19.1%	15.7%	17.5%	17.8%	15.8%

Source: < http://www.ffiec.gov/hmda/default.htm>, accessed March, 2014.

Home Purchase Denial rates, shown in Table 4-3, broken down by county show that Ingham County had the highest denial rates during most of the housing crisis. Table 4-3 shows that in general, denial rates have returned to the levels close to those present in 2002. However, they also show that Eaton County’s denial rates are historically higher than the other two counties.

This may to be related to the FHA, FSA, RHS and VA loans applied for in the county, especially since 2009.

Table 4-3: Owner-Occupied Home Purchase Loan Denial Rates, 2002-2012

Owner Occupied Home Purchase Loan Denial Rates Includes Conventional, FHA, FSA, RHS, and VA Loan Applications								
Place	2002	2006	2007	2008	2009	2010	2011	2012
Clinton County	16.2%	16.3%	14.1%	17.0%	15.5%	16.0%	16.5%	15.2%
Eaton County	16.7%	20.2%	20.5%	17.8%	17.4%	17.2%	16.3%	17.0%
Ingham County	14.2%	21.3%	21.1%	20.3%	15.2%	17.9%	18.8%	15.5%
Tri-County Region	15.1%	20.3%	20.0%	19.1%	15.7%	17.5%	17.8%	15.8%

Source: < http://www.ffiec.gov/hmda/default.htm>, accessed March, 2014.

Table 4-4 indicates that applications for non-conventional loans increased in all three counties from 2008 through 2012. However, while use of non-conventional loans dropped in 2012 in Clinton (40.8%) and Ingham (44.9%), in Eaton County non-conventional mortgages account for 50.8 % of the applications reported. On October 29, 2013, the Support Center, a statewide nonprofit and Community Development Financial Institution (CDFI) in North Carolina reported that nationally, mortgage denial rates in rural areas were higher than in urban and suburban areas.

> *In 2012, the number of rural mortgage loan applications increased by 19 percent, and the number of loans issued increased by 27 percent. But although there was overall growth, mortgage denial rates in rural areas were higher than in urban and suburban areas. The national average for mortgage loan denials was 18 percent, compared to 21 percent in rural areas. Minority applicants faced even higher rates - 40 percent for African Americans and 35 percent for Native Americans. In addition to being more likely to be denied, of those who did secure mortgage loans, the interest rates were also higher than in urban and suburban areas. Some of this is because of the prevalence of manufactured homes in rural areas, which tend to have shorter, higher cost loans.*[2]

Other causes of the higher denial rates experienced in Eaton County may be related to lower average household incomes and property values in the county. Commonly cited reasons for denying loan applications include poor credit history and high debt-to-income rations.

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[2] *http://thesupportcenter-nc.org/news/rural-mortgage-loan-applicants-face-higher-denial-rates, accessed April, 2014.*

Figure 4-4: Ratio of Conventional to FHA, FSA, RHS and VA Loan Applications

Owner Occupied Home Purchase Loans									
Ratio of Conventional to FHA, FSA, RHS, and VA Loan Applications									
Place		2002	2006	2007	2008	2009	2010	2011	2012
Clinton County	Conventional	91.3%	93.5%	91.8%	63.7%	47.7%	49.5%	54.8%	59.2%
	FHA, FSA, RHS, & VA	8.7%	6.5%	8.2%	36.3%	52.3%	50.5%	45.2%	40.8%
Eaton County	Conventional	87.0%	92.6%	89.3%	50.9%	40.5%	44.3%	40.9%	49.2%
	FHA, FSA, RHS, & VA	13.0%	7.4%	10.7%	49.1%	59.5%	55.7%	59.1%	50.8%
Ingham County	Conventional	81.8%	92.3%	90.6%	59.9%	43.1%	46.3%	51.4%	55.1%
	FHA, FSA, RHS, & VA	18.2%	7.7%	9.4%	40.1%	56.9%	53.7%	48.6%	44.9%
Tri-County Region	Conventional	84.5%	92.6%	90.4%	58.3%	43.2%	46.3%	49.4%	54.4%
	FHA, FSA, RHS, & VA	15.5%	7.4%	9.6%	41.7%	56.8%	53.7%	50.6%	45.6%

Source: < http://www.ffiec.gov/hmda/default.htm>, accessed March, 2014.

4.2.2 Loan Denials

Analyzing the HMDA data for the most recent year available (2012), as shown in Table 4-5, we find that of the 2,389 loans applied for in the Tri-County Region in 2012, 326 or 13.6% were denied. Denials by the County vary significantly: Clinton County lenders denied 9.0% of applications, Eaton County lenders denied 15.5% of applications, and Ingham County lenders denied 14.7% of all applications received.

Table 4-5: Applications submitted to Reporting Banks in 2012

Action Taken	Clinton County	Eaton County	Ingham County	Grand Total
Application approved but not accepted	24	22	66	112
Application denied by financial institution	46	86	194	326
Application withdrawn by applicant	32	44	118	194
File closed for incompleteness	1	10	11	22
Loan originated	393	377	928	1698
Loan purchased by the institution	14	17	6	37
Grand Total	510	556	1323	2389

Source: < http://www.ffiec.gov/hmda/default.htm>, accessed March, 2014.

Further analysis of the reasons for loan denial is shown in Table 4-9 through Table 4-11.

Table 4-6 shows the Reasons for Denials of Home Improvement Loans for each county in 2012. It demonstrates that the most common reasons for loan denial were poor credit history and high debt to income rations. It should be noted that in Ingham County, a significant number of the applications were not assigned reasons for denial.

Table 4-6: Reason for Denial of Home Improvement Loans in Tri-County for 2012

Reason for Denial	Clinton County	Eaton County	Ingham County	Grand Total
Collateral	1	4	2	7
Credit application incomplete	1	0	0	1
Credit history	4	8	18	30
Debt-to-income ratio	3	6	7	16
Employment history	0	1	0	1
Other	0	1	1	2
Reason Not Given	2	5	26	33
Grand Total	11	25	54	90

Source: < http://www.ffiec.gov/hmda/default.htm>, accessed March, 2014.

Table 4-7 shows the Reasons for Denials of Home Purchase Loans for each county in 2012. Again credit history is the reason for denial in a significant percentage of the loan applications. And again, a significant number of applications were not assigned reasons for denial, in all three counties.

Table 4-7: Reason for Denial of Home Purchase Loans in Tri County for 2012

Reason for Denial	Clinton County	Eaton County	Ingham County	Grand Total
Collateral	0	0	9	9
Credit application incomplete	0	0	3	3
Credit history	2	4	15	21
Debt-to-income ratio	1	1	4	6
Insufficient cash (down payment, closing costs)	1	0	0	1
Other	2	0	0	2
Reason Not Given	6	7	16	29
Grand Total	12	12	47	71

Source: < http://www.ffiec.gov/hmda/default.htm>, accessed March, 2014.

Table 4-8 shows the Reasons for Denials of Refinancing Loans for each county for 2012. Lack of sufficient collateral was the most common reason for denials, but as in the previous two tables, a significant percentage of the applications were not assigned a reason for denial.

Table 4-8 Reason for Denials of Refinancing Loans in Tri-County for 2012

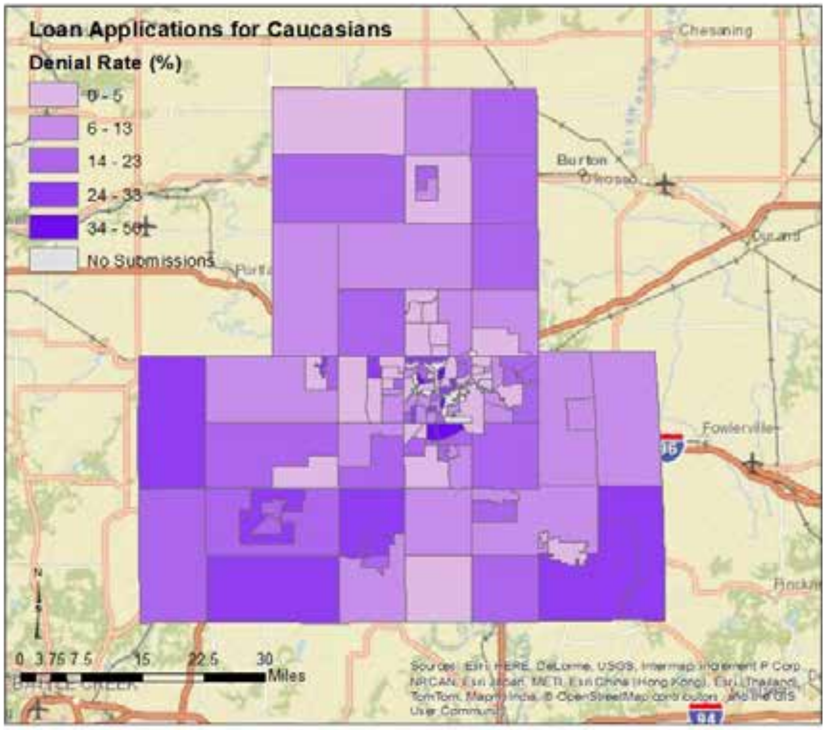
Reason for Denial	Clinton County	Eaton County	Ingham County	Grand Total
Collateral	4	12	22	38
Credit application incomplete	3	3	13	19
Credit history	3	9	10	22
Debt-to-income ratio	3	6	12	21
Employment history			1	1
Reason Not Given	10	17	33	60
Other		2	1	3
Unverifiable information			1	1
Grand Total	23	49	93	165

Source: < http://www.ffiec.gov/hmda/default.htm>, accessed March, 2014.

4.2.3 Home Purchase Loan Denials by Race and Ethnicity

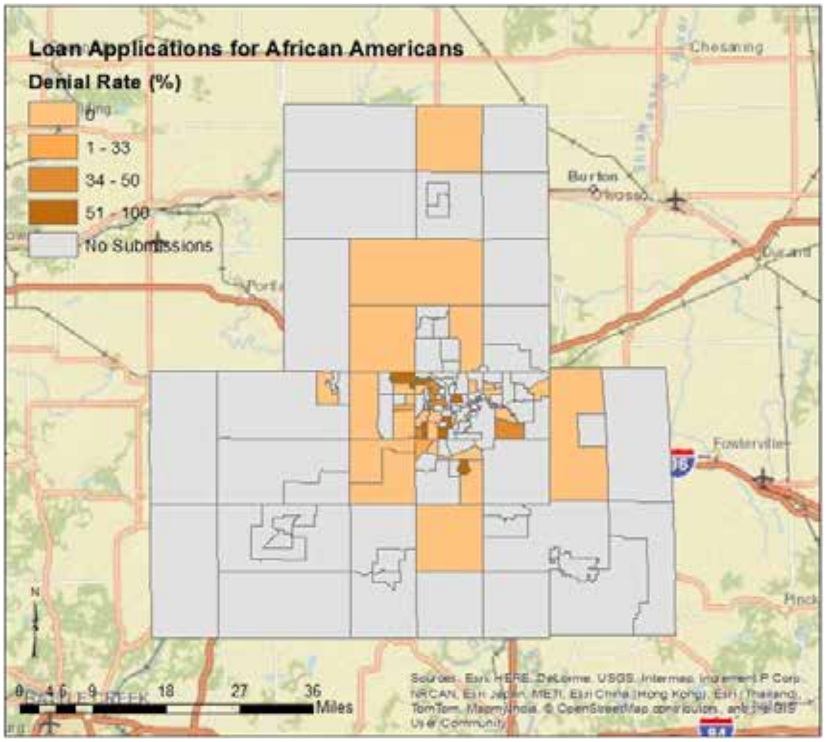
Because one of the purposes of the Home Mortgage Disclosure Act is to close the gap between lending to white customers and lending to people of color and people of Hispanic ethnicity, the HMDA data includes voluntary information on the applicant's and co-applicants' race and ethnicity. Figure 4-4 through Figure 4-10 illustrate the denial rates for the five nominal race and two ethnicity classes the data is collected for. It should be noted that approximately eight percent of applicants elected not to disclose their race or ethnicity.

Figure 4-4: Loan Denial Rates for White or Caucasian Applicants


Loan Applications for Caucasians
Denial Rate (%)
0 - 5
6 - 13
14 - 23
24 - 33
34 - 50
No Submissions
Chesaning
Burton
Owosso
Durand
Fowlerville
Pinckn
96
94
N
0 3.75 7.5 15 22.5 30
Miles
Battle Creek
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

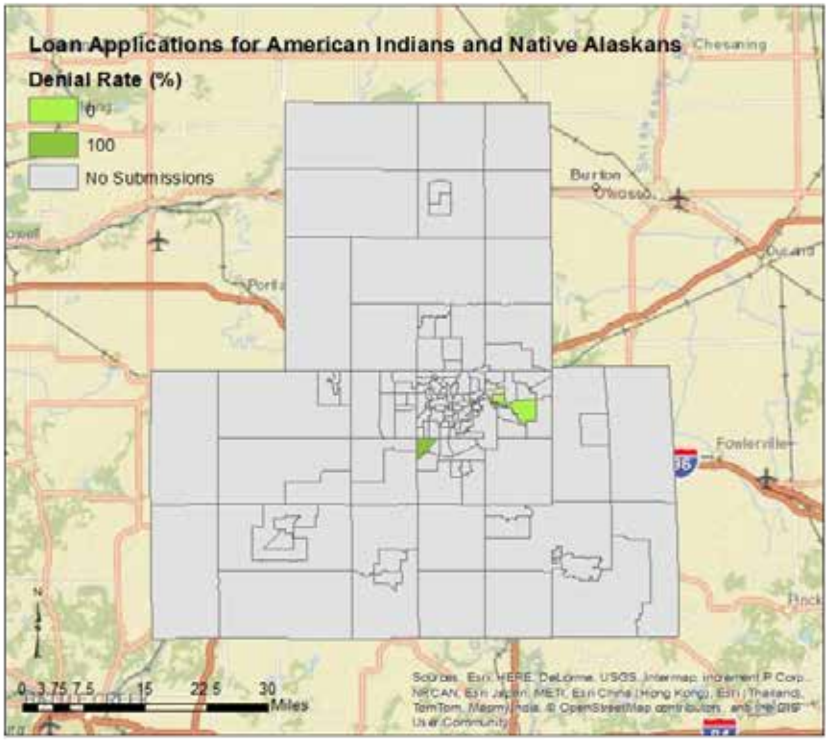
Source: < http://www.ffiec.gov/hmda/default.htm>, accessed March, 2014.

Figure 4-5: Loan Denial Rates for Black or African-American Applicants


Loan Applications for African Americans
Denial Rate (%)
0
1 - 33
34 - 50
51 - 100
No Submissions
Chesaning
Burton
Owosso
Durand
Fowlerville
Pinck
0 4.5 9 18 27 36
Miles
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

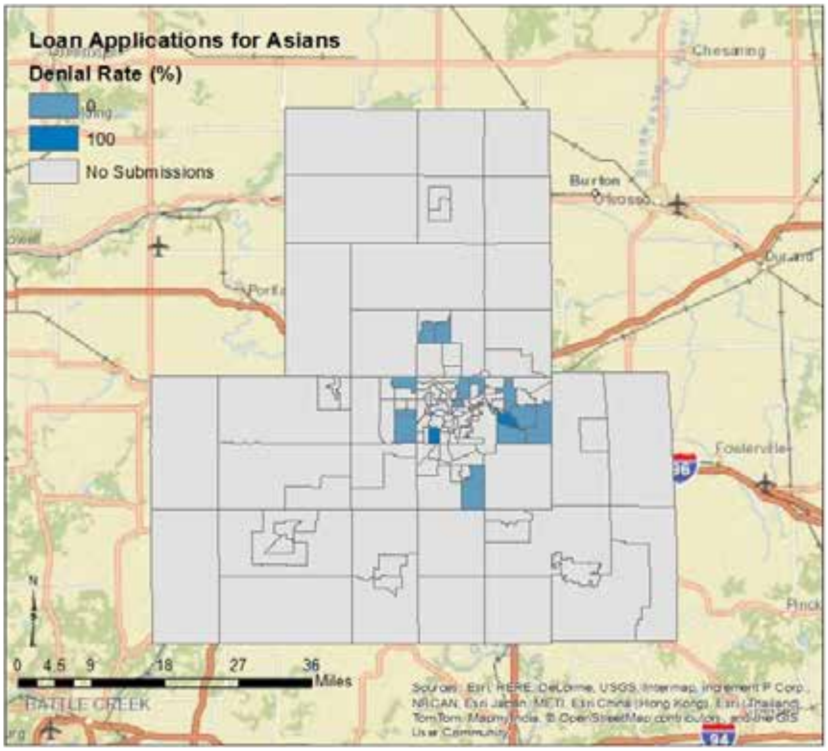
Source: < http://www.ffiec.gov/hmda/default.htm>, accessed March, 2014

Figure 4-6: Loan Denial Rates for American Indian or Alaska Native Applicants


Loan Applications for American Indians and Native Alaskans
Denial Rate (%)
0
100
No Submissions
Chesaning
Burton
Owosso
Durand
Fowlerville
Pinck
0 3.75 7.5 15 22.5 30
Miles
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

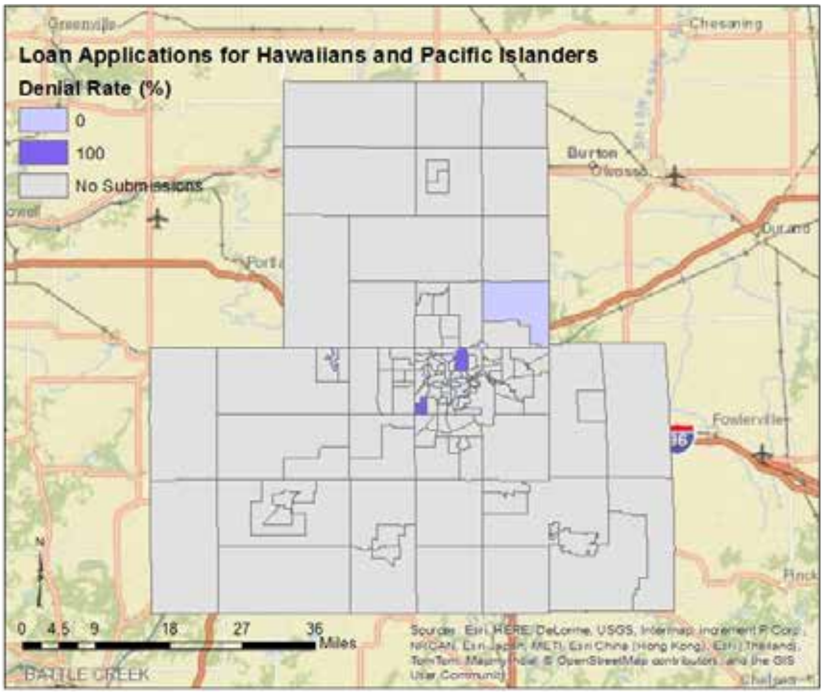
Source: < http://www.ffiec.gov/hmda/default.htm>, accessed March, 2014

Figure 4-7: Loan Denial Rates for Asian Applicants


Loan Applications for Asians
Denial Rate (%)
0
100
No Submissions
Chesaning
Burton
Owosso
Durand
Fowlerville
96
Pinck
0 4.5 9 18 27 36
Miles
BATTLE CREEK
94
Source: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

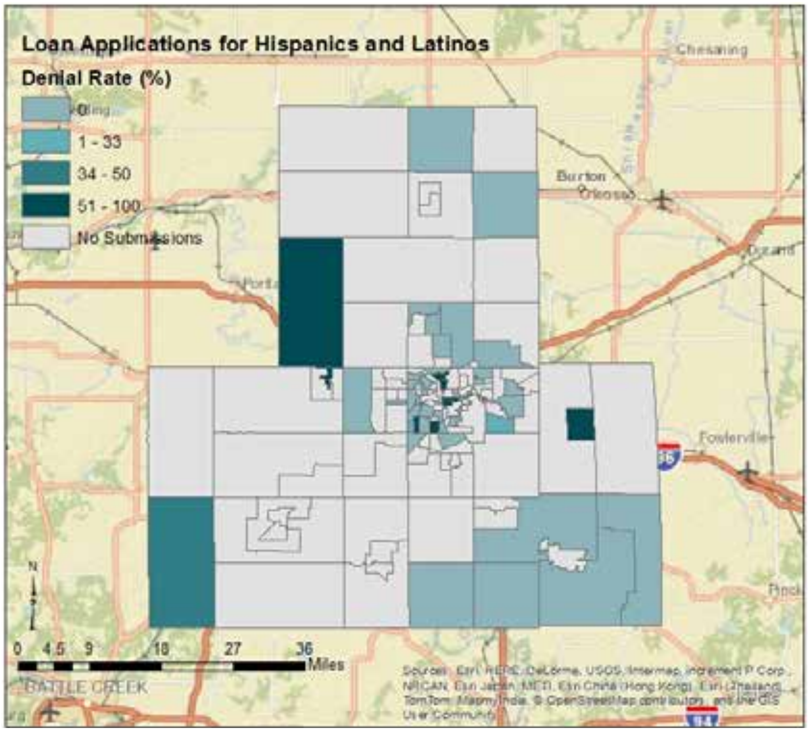
Source: < http://www.ffiec.gov/hmda/default.htm>, accessed March, 2014

Figure 4-8: Loan Denial Rates for Native Hawaiian or Other Pacific Islander Applicants


Loan Applications for Hawaiians and Pacific Islanders
Denial Rate (%)
0
100
No Submissions
Greenville
Chesaning
Burton
Owosso
Durand
Fowlerville
96
Pinck
0 4.5 9 18 27 36
Miles
BATTLE CREEK
Source: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

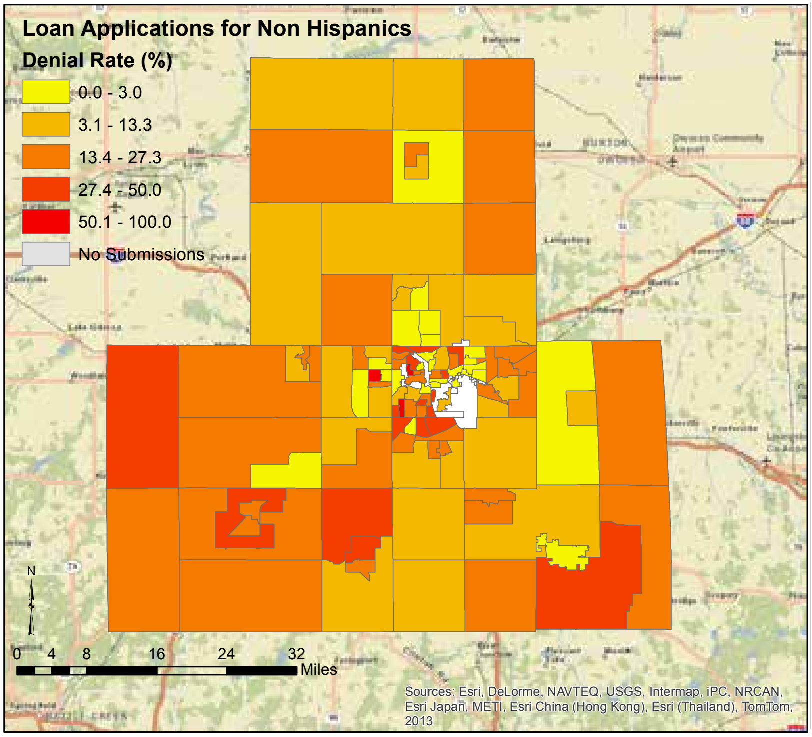
Source: < http://www.ffiec.gov/hmda/default.htm>, accessed March, 2014

Figure 4-9: Loan Denial Rates for Hispanic Applicants


Loan Applications for Hispanics and Latinos
Denial Rate (%)
0
1 - 33
34 - 50
51 - 100
No Submissions
Chesaning
Burton
Owosso
Durand
Fowlerville
N
0 4.5 9 18 27 36
Miles
BATTLE CREEK
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Source: < http://www.ffiec.gov/hmda/default.htm>, accessed March, 2014.

Figure 4-10: Loan Denial Rates for non-Hispanic Applicants


Loan Applications for Non Hispanics
Denial Rate (%)
0.0 - 3.0
3.1 - 13.3
13.4 - 27.3
27.4 - 50.0
50.1 - 100.0
No Submissions
BURTON
OWOSSO
N
0 4 8 16 24 32
Miles
Sources: Esri, DeLorme, NAVTEQ, USGS, Intermap, iPC, NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, 2013

Source: < http://www.ffiec.gov/hmda/default.htm>, accessed March, 2014.

From the above maps we discern that there is no striking geospatial pattern of discrimination based on race or ethnicity, other than the fact that few applications from people of color were received for properties outside the urban core. African Americans who applied for loans were most likely to have submitted a loan application for rural areas, particularly Clinton County. When African Americans did apply for loans outside the urban core, they were generally successful in obtaining a mortgage. Loan applications from African Americans in the urban core were less likely to be approved.

The Home Mortgage Disclosure Act specifies that information be collected for Hispanic ethnicity. Currently no HMDA data is collected on other ethnic groups. No strong geospatial pattern is revealed for Hispanic loan applicants from the 2012 data.

By evaluating the composite numbers, Table 4-9 shows that White, Asian, and Non-Hispanic applicants have much higher approval rates than applications from people of color or Hispanic ethnicity. Because so few applications were submitted by Pacific Islanders and Native Americans we cannot consider these results statistically valid. However, for Black and Hispanic applicants, we can say that there is a 8 to 11 percentage point gap between their approval rate and those of White or non-Hispanic applicants. Those who did not provide their race or ethnicity also had higher denial rates than those who self-identified as White.

Table 4-9 Loan Denial Rates by Race and Ethnicity, Tri-County Region, 2012

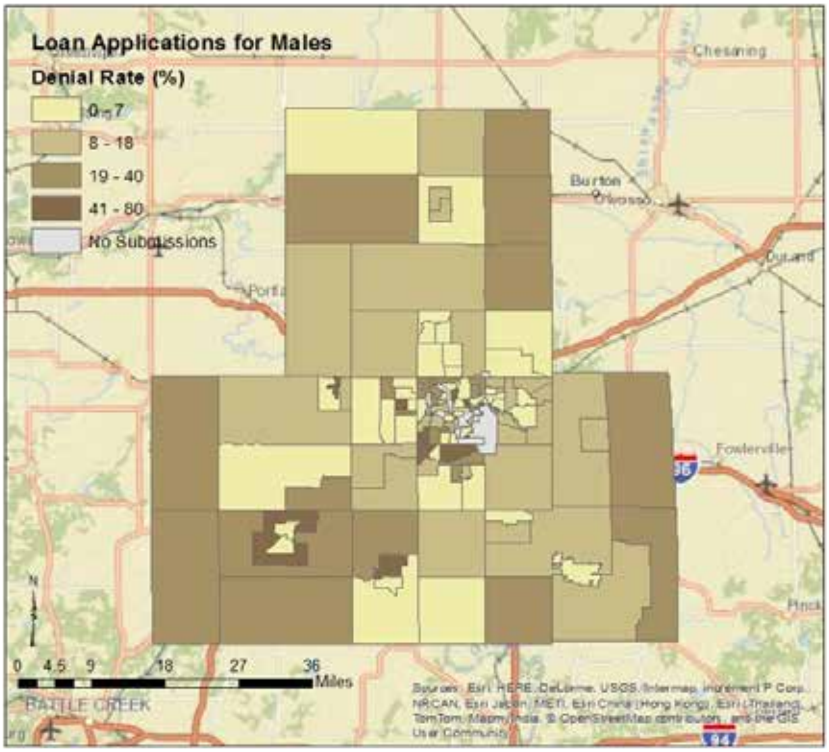
Race or Ethnicity Classification	Total Applications Originated or Denied	Percent Denied Applications
American Indian or Alaska Native	3	33%
Asian	16	13%
Black or African American	66	26%
Native Hawaiian or Other Pacific Islander	5	60%
White	1729	15%
Race not provided by applicant	166	25%
Hispanic or Latino	56	23%
Not Hispanic or Latino	1726	15%
Ethnicity not provided by applicant	203	22%

Source: < http://www.ffiec.gov/hmda/default.htm>, accessed March, 2014.

4.2.4 Home Purchase Loan Denials by Gender

Loan denial rates are shown for Male applicants and Female applicants in Figure 4-12 and Figure 4-13, respectively. While Female applicants were more likely to be denied loans, no geospatial pattern of discrimination is evident.

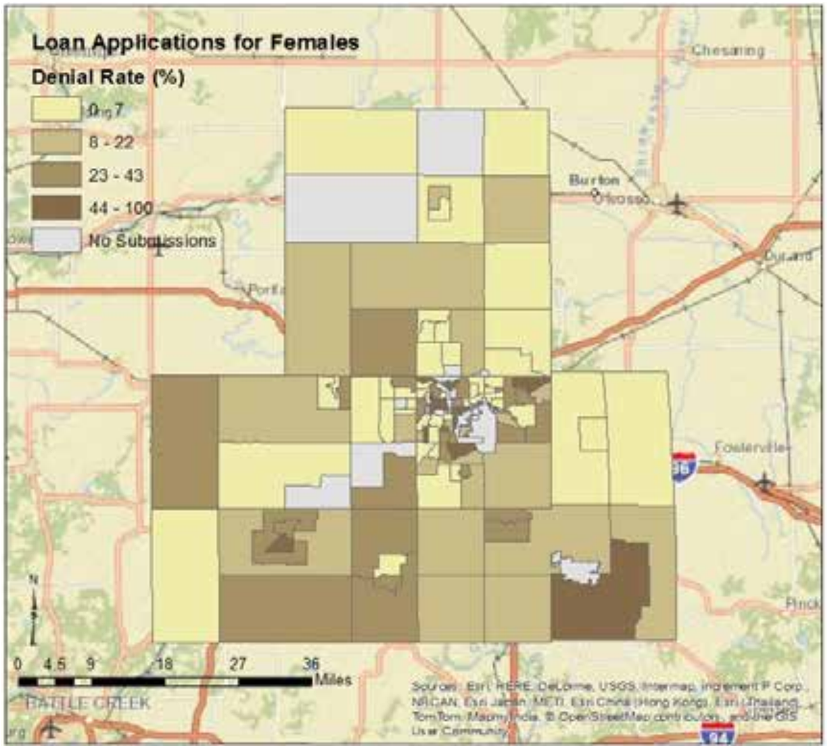
Figure 4-11: Loan Denial Rates for Male Applicants



Loan Applications for Males
Denial Rate (%)
0 - 7
8 - 18
19 - 40
41 - 80
No Submissions
Chesaning
Burton
Owosso
Durand
Portl
Fowlerville
Pinck
N
0 4.5 9 18 27 36 Miles
BATTLE CREEK
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Source: < http://www.ffiec.gov/hmda/default.htm>, accessed March, 2014.

Figure 4-12: Loan Denial Rates for Female Applicants



Loan Applications for Females
Denial Rate (%)
0 - 7
8 - 22
23 - 43
44 - 100
No Submissions
Chesaning
Burton
Owosso
Durand
Portl
Fowlerville
Pinck
N
0 4.5 9 18 27 36 Miles
BATTLE CREEK
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Source: < http://www.ffiec.gov/hmda/default.htm>, accessed March, 2014.

As shown in Table 4-10, men were slightly more likely to have their loan application approved than are women in 2012. Applicants who did not supply their gender were considerably less likely to be approved, although from this data we cannot determine that the cause of a denial was directly related to the lack of gender information on the application.

Table 4-10: Loan Denial Rates by Gender, Tri-County Region, 2012

Gender	Total Applications Originated or Denied	Percent Denied Applications
Female	585	18%
Gender not provided by applicant	106	28%
Male	1294	14%
Total	1985	16%

Source: < http://www.ffiec.gov/hmda/default.htm>, accessed March, 2014.

4.2.5 Conclusions

From this review of the HMDA data we find little direct evidence of discrimination but several indications that people of color and women continue to face inequality in loan approval rates. Discerning if these findings are due to race, ethnicity or gender, or from economic factors that may or may not be caused by race, ethnicity or gender is difficult to do.

It is particularly troubling that on approximately 30% of all denied loan applications the reason for denial is simply not given in the HMDA data (Table 4-6 through Table 4-8). The Consumer Financial Protection Bureau and Federal Financial Institutions Examination Council, which collect and enforce HMDA rules, and the reporting institutions should eliminate the option of not reporting the cause for loan denial.

CHAPTER 5

FAIR AND AFFORDABLE HOUSING INITIATIVES: THE NEXT FIVE YEARS

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5. Strategies for Increasing and Preserving the Supply of Affordable Housing

5.1. Identify an Appropriate Organization or Office to Monitor Fair and Affordable Housing Initiatives and Responsibilities for the Region.

Moving into implementation of this plan, care must be taken to track and monitor how well (or poorly) we do with ensuring that housing opportunities for lower income people are equitably available as we make the changes outlined in this and other planning documents. The development of a **Tri-County Affordable Housing Consortium** would enable the several communities in our region to improve services to all residents without prohibitive expense.

While the cities of Lansing and East Lansing have departments responsible for housing functions, most of the other cities and townships in our region do not. The three counties have varying levels of involvement in fair and affordable housing, however this is another area where cost sharing would streamline the processes involved, reduce expenses, and improve service.

In addition to monitoring implementation progress of this plan, such a housing resource could also serve as a local assistance provider to affordable housing providers looking for funding assistance and a conduit to governmental, non-profit and for-profit funding resources; a resource for landlords and tenants needing assistance or information; and a resource to the general public seeking housing solutions. Such an office could provide research, grant-writing, and strategic planning services as well.

An equitable cost sharing mechanism and governmental oversight process would need to be developed for the Tri-County Region to support these efforts.

5.2. Invest in Affordable Housing in All Communities

Our supply of affordable rental housing is inadequate to meet current needs. According to the Joint Center for Housing Studies of Harvard University, "HUD estimates that less than one quarter (23.8 percent) of very-low income renter households received housing assistance in 2011, a drop from 27.4 percent in 2007".[1] During this time – the "Great Recession" – the number of very-low income renters benefiting from any form of assistant increased by only 5 percent nationally. Furthermore, in a 2013 report HUD estimated that nation-wide "nearly one out of three rental homes with a monthly rent of less than $400 in 1999 – affordable to people working full-time at minimum wage – had left the affordability stock by 2009. Some of these homes were lost through conversion from subsidized to market-rate rentals, from year-round to seasonal uses, or from rentals to ownership. Demolition and abandonment, largely the result of unmet capital needs, claimed others".[2] Clearly we as a nation have not scaled up to meet the increased demand for affordable housing caused by the housing crisis. This is also true in our Tri-County region as the information in Chapter 2 shows.

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[1] http://www.jchs.harvard.edu/americas-rental-housing, p.34.

[2] http://www.huduser.org/portal/periodicals/em/summer13/highlight1.html

5.2.1. Seek and Support Additional LIHTC

As various sources of federal support for housing have been reduced through sequestration and other budget cuts, the **Low-Income Housing Tax Credit (LIHTC)** program has taken on a critical role in funding development and preservation of subsidized housing. In exchange for tax credits (which are sold to investors), owners agree to maintain affordable rents in a percentage of units for a set period of time. LIHTC properties placed in service before 1989 require affordable rents for 15 years; that term increased to 30 years in 1990. At term-end the tax-credit investor can exit the project, requiring the owner to either buy out the investor's portion or sell the building.[3] The public-private partnership requirements and the generation of capital through tax credits has made this a stable program with very low failure rates. As detailed in Chapter 2 and Appendix 2, the Tri-County region has 51 housing developments that are financed with the LIHTC program. Of these, fifteen (15) developments (818 low-income units) will have their allocations expire in the decade beginning in 2020, thirty-five developments (1712 low-income units) will have their LIHCT allocations expire in the decade beginning in 2030, and one development (24 low-income units) will have allocations expire in the 2040 decade.

Oversight for these low-income units currently resides with MSHDA and the counties or cities in which they are located. It is recommended that the owners of these developments be strongly encouraged to maintain their low-income units and that the Tri-County region advocate for more LIHTC funds. Since cuts to HOME and other federal programs have diminished the resources available from public sources, tax credits are the most promising federal mechanism to fund the needed additional affordable housing units. In the Tri-County region, over ninety percent of rental units in LIHTC supported developments are set aside for low-income tenants.

5.2.2. Maintain and Increase Funding for Multi-Family Housing Subsidies and Section 8 Housing Choice Vouchers

Housing subsidies, either through the Housing Choice Voucher (Section 8) programs or site-based support of low-income apartments, continue to be the best housing for thousands of Tri-County area residents. Unfortunately, the need for vouchers far exceeds the availability. Stagnant wages, coupled with the recent housing collapse and accompanying recession have only intensified the need for more subsidized family units. The aging of the boomer generation, many of whom have lost investment and housing value since 2008 and are thus ill-prepared for retirement, will add more people to the waiting lists of **subsidized senior housing**. Funds through programs such as Low-Income Housing Tax Credits (LIHTC) and other direct subsidies to public housing will continue to be highly sought after in the coming decades.

Existing subsidized housing is threatened by expiring mortgages and subsidies that will allow the owners to convert the units to market rate rents. Maturing mortgages and expiring subsidies affect project-based subsidies, such as Section 207/223(f) Purchase or Refinancing and LIHTC properties. See Appendix 2 for a list of Tri-County subsidized housing developments. When the mortgages and subsidies expire, several things can happen.

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[3] http://www.huduser.org/portal/periodicals/em/summer13/highlight1.html

- The owner can refinance to continue to provide affordable housing, assuming the funds are available and the required partnerships can be established. Many of the developments may need additional capital improvements to keep them viable.
- The owner can redevelop the property as a market rate development, raising the rents accordingly
- The owner can sell the property, in which case the new owner can redevelop it as a market rate or affordable development.

It is vitally important that the Tri-County region's subsidized apartments be preserved as affordable units. The gap in low-income/very-low income households and affordable rental housing, detailed in Section 2.4.8 elaborates on how critical this need is. Add to that the "boomer" population that will be retiring and may need affordable housing, the recent college graduates whose student loans prevent them from being able to buy housing, and our supply of affordable rental housing may become even scarcer.

The proposed Tri-County Affordable Housing Consortium and local housing providers and governmental leaders could work together to develop effective strategies to ensure that all currently subsidized units remain as such and provide support to rehabilitate or redevelop those that require substantial improvement. These strategies may include helping existing owners to refinance as affordable units, or helping owners connect with buyers interested in affordable housing.

Additional units are and will continue to be needed. The Tri-County Affordable Housing Consortium and local housing leaders could work to increase resources to meet the growing need.

5.2.3. Evaluate the Need for More Supportive Housing Facilities

Throughout the community engagement phase of this project community members raised numerous concerns about the lack of housing options for special populations.

- Peckham employees raised concerns about the need for more accessible housing, especially with easy access to transit.
- Shelter providers stated they receive a continuous stream of calls from people looking for supportive shelter and transition housing.
- Veterans voiced concern for the lack of housing that supports their emotional and physical recovery needs.
- Parents of young adults with cognitive disabilities are searching for appropriate supportive housing for their children.
- Prisoner rights advocates report the extreme difficulty people who have been incarcerated have in finding affordable housing.

The difficulty finding a shelter or group home is significant in Ingham County, and from community focus groups conducted as part of this project appears to be acute in Eaton and Clinton Counties.

The Greater Lansing Homeless Resolution Network (GLHRN) is a group of over 25 organizations committed to working together to eliminate homelessness in the Lansing area by identifying, addressing, and reducing the root causes of homelessness. There are additional consortiums in Eaton and Clinton Counties working on similar issues. GLHRN's 2012 Annual report states that in 2012 the number of homeless individuals served in the region rose 5.8% compared to in 2011.[4] (They note that the definition of "homeless" and eligibility standards changed in 2012, which may account for some of the increase.) The total number of homeless served in 2012 was 4,651 individuals with the average daily number staying the night in a shelter (on January 25, 2012) counted at 400 individuals. The average age of homeless adults in families was 33 years, while the average age of single homeless adults was 44 years. Of the clients served in 2012 by GLHRN agencies, approximately 38% were single adults, 26% were children in families, 22% were adults in families, 1% were youth, and 13% were identified as chronically homeless.

Ingham Clinton and Eaton counties all have shelter programs for homeless individuals and families, although the supply is generally inadequate for the need. In Ingham County there are routinely 335 emergency shelter beds available on any given night. This includes 100 beds for families with children and youth, and 235 beds for single adults. Thirty of the beds are provided by a local Disabled Veterans shelter. In addition, Ingham County also provides "overflow beds" as needed during unique events such as severe weather through a hoteling program.

Clinton County shares homeless services with Shiawassee County, and has no actual shelters, although there are some transitional housing sites in Clinton County. In 2012-2013 clients from Clinton County received 1,293 Shelter Bed Nights. Of the Shelter Residents served, 26 adults and 37 children were housed in 2013.[5] Clinton county clients served in transitional housing included 13 adults and 27 children in 2013. In Eaton County a total of 169 shelter beds are available, with 83 of those (49%) restricted to disabled veterans and their families. 28 additional Motel Vouchers are available in Eaton County.[6]

Additional shelter facilities are needed in the Tri-County region. In particular, supportive housing programs that include counseling, education, and self-help initiatives are highly sought after. The Greater Lansing Homeless Resolution Network, in partnership with the proposed Tri-County Affordable Housing Consortium and Tri-County region should seek further opportunities to provide additional shelter beds in supportive facilities.

5.2.4. Simplify and Streamline Development Procedures

In their 2013 paper "*Bending the Cost Curve on Affordable Rental Housing*", the Urban Land Institute, Terwilliger Center for Housing, and Enterprise Community Partners stated their findings that:

> *Most affordable developments rely on multiple funding streams, both equity and debt, each of which carries its own set of requirements and compliance costs. While there may be some*

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[4] http://www.glhrn.org/images/Lansing-Ingham_2012_Homeless_Report.pdf

[5] Safe Center Annual Report 2012/2013. Shiawassee County, MI, http://www.thesafecenter.org/images/contentImages/file/annual%20report%2012.13.pdf

[6] SIREN/Eaton County, phone conversation, 7/2014

> *alignment of affordable housing land use regulations, financing tools, or programs, far too often developers must seek a complex series of approvals or obtain waivers to bring a project to fruition. This process alone can introduce costs through delays to the development timeline, as well as introduce additional uncertainty and risk, which, in addition to regulatory barriers, can also increase costs.*[7]

Numerous local lenders and developers that we interviewed noted the need to **simplify development finance processes** to reduce costs. It was noted that increased requirements since the foreclosure crisis are adding costs in time and paperwork, but may not actually be solving the problems. They noted that Rural Development loan and grant programs are less cumbersome than HUD programs are. They also noted that MSHDA and HUD regulations are more cumbersome since the housing collapse, which has increased the amount of time and paperwork involved in producing affordable housing. Reducing the paperwork, streamlining the development finance process, and improving local/regional partnerships would reduce costs, and increase affordable housing availability.

Among the Urban Land Institute, et al report recommendations[8] are:

- Streamline the project financing assembly and approval processes, consolidate overlapping requirements and due diligence, and coordinate sources of funding.
- Eliminate barriers to timely and efficient development team assembly, reduce regulatory and zoning-related fees, delays and restrictions, and allow innovative design and construction techniques.
- Improve the flexibility of existing financing sources and develop new products to better meet developer and end-user needs, such as entry-level financing and more flexible sources for the preservation of existing housing.

The proposed Tri-County Affordable Housing Consortium and Tri-County region housing leaders should coordinate their efforts to lobby MSHDA, HUD, lenders, and other funders to streamline their processes and cut costs of development financing. Local area jurisdictions should evaluate their zoning and development regulations and eliminate disincentives to affordable housing development.

5.2.5. Investigate Development of a Regional Non-Profit Real Estate Investment Trust

Real Estate Investment Trusts (REIT) pools resources from many individuals to either fund development projects or to allow investors to acquire funding. A non-profit REIT invests in nonprofit real estate companies. While federal regulations require that all REITs only invest in publicly traded companies, a nonprofit REIT must invest in publicly traded real estate companies operating in the nonprofit sector.[9] These are complex investment mechanisms that require considerable expertise, however they are proving useful for filling gaps in financing and improving the pre-development time lags for non-profit housing provider partners.

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[7] http://uli.org/wp-content/uploads/ULI-Documents/Bending-the-Cost-Curve-on-Affordable-Rental-Development.pdf

[8] ibid

[9] http://www.ehow.com/info_8560953_nonprofit-reit.html

While there are a few dozen REITs that invest in housing, the non-profit REIT Housing Partnership Equity Trust, in Washington DC invests solely in its 12 non-profit partners to quickly and efficiently acquire apartment buildings that provide quality homes for families, seniors and others with modest incomes.[10] It is traded on the New York Stock Exchange and was launched in 2012 with an initial capitalization of $100 million, won an additional $2.5 million award in September 2013 and provides a steady stream of income to its highly performing partners. It provides a good example of how a non-profit REI can be developed and what such an entity can accomplish.

While it may be ambitious for the Tri-County region to form a non-profit REIT like the Housing Partnership Equity Trust, the concept is intriguing and a state-wide or Great Lakes initiative could be created to support public/private housing development. The formation of a committee of local people knowledgeable about REITs to research the Housing Partnership Equity Trust, develop interest in other Great Lakes communities, and develop a plan for such an investment vehicle is recommended.

5.2.6. Develop a Regional Housing Trust Fund

The **National Housing Trust Fund (Trust Fund)** is a permanent federal fund created and authorized by the Housing and Economic Recovery Act of 2008 (HERA).[11] It is intended to provide grants to states to increase and preserve the supply of rental housing for extremely low- and very low-income families, including homeless families, and to increase homeownership for extremely low-income families and individuals. Under this system, a developer who earmarked, for example, 10 percent of the units in a market-rate building for low-income families would receive a subsidy proportionate to that investment. In addition to providing homes for the most vulnerable families, this money would help stimulate the construction of multifamily buildings.[12] Unfortunately, it has never been funded by the US Congress.

Michigan's state housing trust, the **Michigan Housing and Community Development Fund**, is authorized as part of MSHDA's enabling legislation, and is housed within MSHDA. Like the National Trust, the funding is inadequate to meet the need. In 2013 MSHDA allocated $3.7 million from its National Mortgage Settlement award to the Fund. Previously there had been no funding since 2008. According to Jamie Schriner, Executive Director of the Community Economic Development Association of Michigan (CEDAM), "This recent period shows the peril of relying on budget deliberations to determine investment in housing and community infrastructure. While we are pleased that the Fund received settlement funds, we believe it is time for Michigan to dedicate an ongoing funding source to the Fund."[13] Currently there is no funding scheduled past 2014 for this trust.

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[10] http://hpequitytrust.com/about-us/

[11] http://www.ncsha.org/advocacy-issues/housing-trust-fund

[12] http://www.nytimes.com/2009/10/07/opinion/07wed3.html?_r=3&ref=opinion&

[13] http://housingtrustfundproject.org/michigan-allocates-3-7-million-from-national-mortgage-settlement-to-housing-and-community-development-fund/

Both Ann Arbor and Kalamazoo have developed **Local Housing Trust Funds**. Ann Arbor's is funded primarily by developer fees, with additional contributions from both Washtenaw County and the City of Ann Arbor. Kalamazoo's Housing Trust Fund is funded by the City of Kalamazoo, Kalamazoo County, and a match from MSHDA. Because of the Headlee Amendment to the Michigan Constitution, local trust funds that are funded by new taxes would need to be approved by the voters. If such a fund were to be developed it could possibly be administered by the Capital Region Community Foundation, or the proposed Tri-County Affordable Housing Consortium.

In 2009 the Citizens Research Council of Michigan produced a comprehensive report - Housing Trust Funds: Barriers and Opportunities.[14] In it they conclude:

> *Because the ability of the state government to fund the Michigan Housing and Community Development Trust is limited, and the need for affordable housing exceeds the ability of MSHDA to provide funding, the state should consider empowering county and regional authorities to use local resources and expertise to create and support housing trusts. These sub-state housing trusts could address regional needs, help to build a special sense of place, and foster competitive, diverse, unique communities where people want to work, live, and invest. Facilitating county or regional housing trusts could allow counties and regions to complement and supplement state efforts in ways that are innovative and entrepreneurial, and that reflect the special assets and challenges of those areas.*

As for funding sub-state housing trusts, they recommend:

> *A combination of revenue sources may be the best strategy for funding a housing trust. An increase in an existing tax, based on amending an existing statute (and, in some regions, paid primarily by tourists and visitors), may be more palatable to legislators and to voters than an increase in the property tax. Donations and arbitrage can be important sources of operating revenues.*

Tri-County regional affordable housing providers and consumers should lobby our legislators to create and pass legislation enabling regions to set up affordable housing trusts.

5.3. Create More Variety and Choice in Housing Options in All Communities

Housing preferences and needs are changing. Among the most commonly cited needs are:

- Smaller units appropriate for both boomers and millennials
- Neighborhoods and communities with better walkability/transit access
- Larger family rentals, especially near schools, and especially in rural communities
- More accessible/barrier-free units
- Creative housing models such as co-ops, clustered communities, grannie flats, etc.

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[14] http://crcmich.org/PUBLICAT/2000s/2009/rpt358.pdf. Pg. 59

The housing market and private developers will supply products based upon what buyers' request. However, affordable housing options usually consists of very few newer homes and many older homes that may not adequately meet the needs. It is predicted that as "boomers" retire and downsize to smaller, or accessible units, an abundance of family homes in suburban areas will become available. If a glut of larger homes is developed in the for-sale market, family rentals may become more available, although they may or may not be affordable to low-income families. Government agencies and non-profit housing providers will need to continue to look for creative ways to meet the growing needs for affordable and accessible housing. The proposed Tri-County Affordable Housing Consortium could be instrumental in helping agencies and organizations identify opportunities, funding sources, and partners to provide affordable housing for all.

5.3.1. Enact Inclusionary Zoning Policies in All Communities

Many communities, in their efforts to ensure that affordable housing is available to lower-income households have enacted **Inclusionary Zoning Policies**, which mandate that any housing development over a set number of units must make a percentage of the housing, generally ten to twenty percent, affordable. Communities that have had such inclusionary zoning in place for several years, have seen marked improvement in the ability of low-income households to find both rental and owner-occupied housing. Christopher Leinberger, in his 2009 book The Option of Urbanism: Investing in a New American Dream states that "Inclusionary Zoning is a relatively painless way of providing affordable housing, because the cost of the required subsidy comes out of the underlying value of the land. By making it the law over a wide area that all housing projects must have a certain percentage of affordable housing, the required subsidy slightly reduces the value of the land in the entire area to which the law applies."[15] In some communities such a deal is 'sweetened' by allowing higher densities.

If all communities in the Tri-County Region required that twenty percent of all housing constructed be designated for low-income households the affordable housing picture could change dramatically. This recommendation is based on the data in Section 2.3.6 that states that 20% of Tri-County households had household income below the poverty level in 2012. In areas such as the Michigan Avenue Corridor, where we expect considerable transit oriented development (TOD), the low-income housing mandate could be thirty percent. This should be a multi-lateral effort undertaken equitably in all communities so that all communities have quality affordable housing available.

5.3.2. Support Rehabilitation to Improve Owner-Occupied Housing

As people age, they often lose physical and mobility capacities. Home modifications or moving to other units that are more accessible or barrier free allows people to continue to remain independent, active, and connected to their communities for as long as possible. Most seniors, when asked their preference, prefer to age-in-place, that is stay in their current home, rather than move to more accessible housing. In Mid-Michigan there are a small number of programs available to assist low-income homeowners complete simple modifications to their homes, but major modifications and repairs are difficult to finance and accomplish.

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[15] Leinberger, Christopher B. The Option of Urbanism: Investing in a New American Dream. 2009. Island Press. Washington, DC. Pp.141-142.

The Tuesday Toolmen program, of the Greater Lansing Housing Coalition, routinely receives calls from low-income seniors and people with disabilities who need help with modifying their housing so they can live comfortably. Among the most commonly cited needs are:

- Roof repairs
- Bathroom repairs or replacement
- Foundation repairs
- HVAC (Heating, ventilation & A/C) improvements and repairs
- Insulation installation
- Aging in place supports such as wheelchair ramp and grab bar installation

Other programs managed by Habitat for Humanity, neighborhood centers, and various faith agencies, also receive similar requests. The lack of adequate funds prevents most of this work from being completed. A region wide effort is needed to coordinate the various services and develop funding that could be leveraged with HUD, Rural Home, state, and philanthropic resources to support low-income owner-occupied rehabilitation services.

Generally volunteers are most appropriate for smaller jobs that can be completed in one day and that are on safe, level ground or flooring. Some of the greatest needs are best performed by professionals, but funds for these repairs are not available. Thus lower-income owner-occupants continue to live in substandard housing that continues to deteriorate. Funds are needed to enable contracting with professional and trades businesses to accomplish repairs such as roofs, bathrooms, foundations, and energy efficiency.

Additionally, many older homes in mid-Michigan present health hazards to families and children. In particular, serious hazards include poor indoor air quality due to molds, decay, and household chemicals which can increase the incidences and severity of asthma, COPD, and other respiratory ailments. Exposure to lead in paint and furnishings and in the soil outside structures built before 1978, is another serious hazard because it can cause permanent learning and behavior disorders, and interfere with functioning of many body organs including the heart, bones, kidneys, intestines and reproductive and nervous systems. While good housekeeping practices can reduce the incidence of contaminants, in homes where the problems are acute, professional remediation is required for more extreme circumstances.

Neglecting these problems leads to suffering and lost productivity in the occupants, and deterioration of the housing stock. Many of the affordable home modification programs available are conducted by volunteers, most of whom are "boomers" and seniors. We expect the interest in volunteering to continue to grow and interest to rise in these types of activities. Expansion of these programs to cover all areas of the Tri-County region, standardize eligibility criteria, ensure all owner-occupied homes are eligible, and outreach to potential volunteers in all communities will help these potential volunteers find meaningful programs to volunteer with, and help low-income owner-occupants receive the help they need. Additionally, funds must be made available to pay for professional repairs and mediation of the more significant problems, if we expect to maintain our housing stock.

5.3.3. Develop New Housing in Close-in Neighborhoods

Areas where housing is well maintained and well integrated into surrounding uses is increasingly sought after and invested in. Redevelopment and better use of all areas in our core cities and downtown neighborhoods is a recurring desire among residents of the Tri-County region. Improving older neighborhoods with updated or new housing that is close to transit, services and jobs and that is accessible to all people regardless of physical ability, will improve these areas so that they are vibrant, appealing places to live for all income levels. Areas with deteriorated/outmoded residential structures should be identified and targeted for redevelopment that is barrier free, affordable and modern.

Because of the predicted population shifts, new forms of housing needs to be built in all of Mid-Michigan's communities. Cities and townships need to identify areas where new and more varied housing is most needed and appropriate, and work to secure the means to redevelop these areas. Focus should be placed on affordable housing for all people, but especially for families in areas near good schools, and for singles and couples near downtowns and jobs centers. All units should be constructed utilizing **Universal Design** principles so that units are accessible and comfortable for residents and visitors, regardless of physical limitations.

Particularly in the City of Lansing, but also in many of our smaller cities and towns, older neighborhoods need to be evaluated for viability and improvement opportunities. Abandoned structures that are outmoded and expensive to rehabilitate should be target for removal. Lots that are too small for redevelopment should be combined where possible or zoning regulations should be revised to allow new construction on smaller lots. The form of new structures should be well conceived to blend with but not mimic older structures. Providing mixed use and mixed income neighborhoods should a priority.

Financial incentives should be considered to encourage re-development of urban sites. Although it is more cost effective for communities to focus development in areas where services are already available, there can be additional costs to developers to build on previously developed sites. It is in our region's long-term interest to prevent sprawl and the costs associated with pushing services into greenfields. Each community should evaluate its development policies and develop incentives that will encourage close-in housing development. Incentives could include reducing fees in targeted areas, relaxing standards to allow more units, streamlining the approval process, or other measures.

5.3.4. Provide Opportunities for Seniors to Downsize in their Neighborhoods

Not all "boomers" and seniors want to retire to senior housing facilities. In fact, many would like to downsize to smaller units in their neighborhoods, as we heard at several community engagement events. Unfortunately, many suburban neighborhoods have only one basic housing style, and current zoning and rental restrictions prevent redevelopment or modifying larger homes into units appropriate for single occupancy.

So, as with other recommendations, zoning and other local laws need to be revised to accommodate the changing needs and desires of our populations. Local ordinances that prevent more than two unrelated persons living together in single family homes prevent "boomers" and seniors from combining households for financial and social reasons. This limits opportunities, causing people to sell their single family homes and possibly leave the neighborhood or community they love and enjoy, when their housing needs change. Townships and cities should revise their zoning and occupancy ordinances to accommodate co-housing households.

Many zoning ordinances also restrict accessory dwelling units and home sharing options. Pressure for smaller units will increase as the “boomers” retire, coupled with the preference for smaller units from “millennials”. Communities that have an abundance of large single family homes, few smaller neighborhood-based homes, and little flexibility in their zoning ordinance may see “boomers” and seniors leave their community at a time when they are most likely to contribute volunteer hours and other resources to the communities they have enjoyed for many years.

Additionally, demand for accessible senior units and assisted living opportunities will also increase as the boomer generation ages. The practice of building senior housing facilities on the edges of communities has meant that for many seniors, their contact with their community is greatly diminished. Since many of these developments are not on transit lines, as their mobility and driving capacity diminish seniors are less likely to visit their friends, check in at the library or community center, or attend religious services or community events. To counteract this trend, communities should identify close-in sites for senior living facilities; modify their site plan review process to encourage senior housing on transit lines and close to services and community centers; and consider repurposing underutilized sites in need of redevelopment for senior housing options.

5.3.5. Encourage Affordable Rental Housing for Families in Areas with Good Schools and Services

Realtors predict that there will be a “great selloff” of larger family homes by the boomer generation as they downsize into more accessible and smaller retirement homes. Some of these homes will be purchased as investments, and some will not sell but be passed on to heirs. Those homes that are in good repair and are located in good school zones will help to relieve the scarcity of family rentals in our region.

Cities and townships need to look to the future and anticipate this monumental change. Families need quality housing, but boomers and seniors will also need quality housing that meets their “downsized” needs. Communities need to evaluate whether their housing stock is varied enough to accommodate all the different household types present and anticipated. Communities with an abundance of larger family homes may need to encourage development or redevelopment of other unit styles so that singles and couples living in 3 or 4 bedroom homes will have options to move to smaller units in the same neighborhoods.

Even with younger families actively looking for larger homes in good school districts, there will be neighborhoods and communities where larger homes will not sell as single family homes. Much like in the 60s as “white flight” caused tremendous shifts in housing patterns, the downsizing of the boomers will also cause distress in some communities. As happened in inner cities in the 60’s we should expect to see pressure to convert large homes to apartments or condominiums. While neighborhood and homeowner associations will resist these changes, a better response might be to embrace the changes and adapt. Revising zoning codes towards

Form-Based Zoning will enable greater flexibility for reconfiguring larger homes with accessory dwelling units, co-ops, and other co-housing arrangements. Diversity in neighborhoods should be encouraged by providing a variety of housing styles and sizes, from studio apartments to single-family detached units. At the same time, improving connectivity and sense of place in these areas will help them maintain their appeal as great communities to live and work in.

5.3.6. Plan Housing with Transit Access in Mind

As our region continues to focus on sustainable development, housing that is fair and affordable must continue to be a focus. Christopher Leinberger in his 2009 book The Option of Urbanism: Investing in a New American Dream, cites rapid gentrification and the subsequent scarcity of affordable housing as “the greatest negative unintended consequence of walkable urbanism.”[16] The same could be said for the increased interest in transit use.

As we expand and improve our public transit opportunities, careful attention must be paid to ensure that housing opportunities near public transit is available for all income levels and all generations. All Tri-County communities should develop procedures that utilize site plan review processes to ensure that new housing is properly sited with regard to transit. This is especially important for senior housing and low-income housing as these households may have either diminished capacity for driving, or may not have the resources to maintain private vehicles. According to Karen Kafantaris, Associate State Director of AARP, “seniors want to stay active in their communities, but need better access to transit and more walkable communities to do so.”[17] Access to shopping, services, community events, and entertainment are all vitally important to the health and well-being of senior adults. Additionally, inclusion of seniors in the mainstream of community life increases the community’s capital of volunteers, knowledge, and community activism. Of course we know that millennials, boomers, and other affluent groups want access to public transit as well, however, additional consideration should be given to those who have the fewest options.

5.3.7. Move toward Form-Based Zoning to Encourage Mixed Uses and Complete Neighborhoods

Form-based zoning is “a land development regulation that fosters predictable built results and a high-quality public realm by using physical form (rather than separation of uses) as the organizing principle for the code.”[18] Form-based codes go beyond conventional zoning by addressing the relationship of the building to the streetscape and the proper relationship between buildings in order to define a desired urban form. Traditional zoning first regulates the use a property may be put to, and then the specifications of how much of the land can be built on, how far from the street a building must be, and other design issues. Form-based zoning regulates design and placement issues first, and uses second.

Form-based zoning is a response to many of the problems created by traditional land-use zoning in use since the early and mid-1900s in many communities. In particular, communities have found that separating land uses has caused increased transportation costs, increased isolation of those who work or stay at home daily, and increased sprawl. Form-based codes, while addressing the need to separate uses where industrial or commercial activities cause undesirable effects, enables communities to address development holistically. Form-based codes allow great flexibility in siting a variety of housing styles, encourage mixed uses, encourage appropriate infill and redevelopment, and address the need for complete streets with options for walking, biking, and transit, as well as cars.

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[16] Leinberger, Christopher B. The Option of Urbanism: Investing in a New American Dream. 2009. Island Press. Washington, DC. p.138.

[17] Karan Kafantaris, 7/16/2014, private conversation with the authors.

[18] Form-Based Codes Institute, < http://formbasedcodes.org/definition>. Accessed June 2014.

Mid-Michigan cities and townships need to take steps now to develop Form-based codes for areas under their jurisdictions. Form-based codes should be based on community needs and goals, developed by open, engaging processes that encourage all residents and community users to share their vision of the future of the community. A good visioning and community planning process will identify what the community wants in its future and where the need for change is greatest. Those managing the planning process should ensure that the needs of marginalized and underrepresented populations are voiced and accommodated.

5.3.8. Reduce the Costs of Housing Development where Feasible

Some costs of new housing can be attributed to conditions imposed by zoning and subdivision code standards that may overly emphasize uniformity and aesthetics at the expense of affordability and diversity. Tri-County communities should examine their zoning, subdivision, and other ordinances to determine if changes can be made without compromising safety, functionality or aesthetic quality. Some examples include:

- Reduce the restrictions on lot size and structure size. In areas where sanitary sewers are available, single-family and two-family homes can be reasonable built on lots of 10,000 square feet or less. Homes of 1,200 square feet or less should be available in every community to accommodate singles and small families.
- Urban areas and small towns should provide areas where multi-family housing is can be built at higher densities such as 10 units per acre or more.
- Local governments should reduce or waive development fees on new single and multi-family housing development that meets affordability thresholds for lot size and unit size.
- Comprehensive and neighborhood plans, and zoning and subdivision ordinances should encourage a variety of housing types in all communities, including townhomes, duplexes, small single-family homes, apartments, accessory housing units, and live-work units.

5.3.9. Encourage the State of Michigan to Study and Address Heavy Reliance on Property Taxes to Fund Schools and Community Services

Community and local government leaders have a legitimate concern that lower-cost housing is not as beneficial as higher cost housing for school and municipal revenues. This has great potential for reducing the quality of life and the readiness of young workers. This concern is not unique to the Tri-County region and needs to be addressed at the state level. Local leaders should encourage state legislators and the governor to study this conflict and develop reasonable solutions that consider the needs and abilities of all citizens and businesses to fund the services we all rely on.

5.4. Improve Rental Housing Quantity and Quality

With the foreclosure crisis and the lack of credit availability, rental housing has seen a resurgence that is unlikely to abate in the near future. While there are good rental options available in all Mid-Michigan communities, too much of our rental housing is poorly managed and substandard. Too many landlords manage their rental properties as a mining activity, rather than cultivation. They focus on extracting value while ignoring the need to maintain and upgrade their properties so that they continue to be attractive and safe places to live, and viable investments.

On the other hand, too many tenants are uninformed of their responsibilities and rights, abuse the properties they rent, and have poor regard for their neighbors and neighborhoods. While the foreclosure crisis and consumer debt problems have increased demand for quality rental housing, tenant credit issues and low wages make it very difficult for some tenants to qualify for rental housing.

5.4.1. Continue Rigorous Enforcement of Rental Codes in Urban Neighborhoods

The cities of Lansing and East Lansing both have Rental Codes in place and enforce these ordinances with rigor. None-the-less, the community focus group meetings and survey conducted as part of this planning process produced comments about rental units not being maintained properly, tenants who are fearful or unaware of who to file a complaint with, and conflicts between rental and owner-occupied property upkeep. Communities with rental codes should continue to enforce those codes with rigor and look for ways to improve and promote better rental regulations.

5.4.2. Develop Simple Rental Codes for Rural Communities

Rental housing codes which regulate a variety of factors including property use, structure condition, number of occupants, and inspections and costs, are in effect in Lansing and East Lansing, but are absent in other Mid-Michigan communities. Although the State of Michigan has a Housing Act, many rental homes are exempt, including single-family homes and duplexes, and those in communities smaller than 10,000 people. However, in the community engagement processes conducted as part of this plan, residents of all three counties and many communities cited the need for more regulation of rental homes in all Tri-County communities.

One of the most pressing concerns is that rental homes are not inspected to ensure they are safe and free of contaminants such as mold or lead. Molds, decay, and household chemicals can increase the incidences and severity of asthma, COPD, and other respiratory ailments. Exposure to lead in paint, furnishings and in the soil outside structures built before 1978, can cause permanent learning and behavior disorders, and interfere with functioning of many body organs including the heart, bones, kidneys, intestines and reproductive and nervous systems. Rental homes may be particularly problematic if the owners are unaware of or unmotivated to remedy problems and if tenants do not have the resources or legal right to remedy significant problems.

Rental codes should be developed for all cities and townships in the Tri-County region with conditions regulations and inspection schedules. There are a number of ways in which rental ordinances could be developed and applied to all communities:

- A model ordinance for use smaller communities could be developed and enacted as is or with modifications in all Tri-County communities;
- County-wide ordinances could be developed and administered in the three counties. This option could facilitate cost and position sharing among small municipalities.

The proposed Tri-County Affordable Housing Consortium, in partnership with the counties and townships, the MSU Legal Clinic, the Rental Property Owners Association, and other community partners should develop a model ordinance(s) and facilitate enactment and enforcement of rental housing regulations in all Tri-County communities.

5.4.3. Actively Address Rental Home Contaminants Such as Lead, Mold, and Tobacco Smoke

Because of the age and condition of many of our rental homes, the presence of contaminants such as lead, mold and tobacco smoke is a major concern for families living in affordable housing

Asthma, which is a complication of mold contamination, is about one-third higher in the Tri-County region than in Michigan as a whole according to the 2012 Healthy! Capital Counties report produced by Ingham, Clinton and Eaton County Health Departments.[19] As cited in the report, in 2012 the number of preventable hospitalizations due to asthma per 10,000 children under 18 was 21.4 for the Tri-County region and 14.1 for Michigan. Ingham County had the highest incidence in the region with 25.6 preventable hospitalizations per 10,000 children under 18 due to asthma.

According to the Centers for Disease Control, second hand smoke exposure can cause significant health problems and premature death in non-smokers. Diseases such as heart disease, lung cancer in non-smoking adults, sudden infant death syndrome, bronchitis, pneumonia, and ear infections in children. Second hand smoke exposure can also cause children with asthma to experience more frequent and severe asthma attacks. Because children breathe faster than adults, have smaller bodies and lungs, and are still developing, they are especially vulnerable to the health effects of second hand smoke. Second hand smoke exposure is estimated to cost $5 billion a year in direct medical costs and an additional $5 billion annually in indirect economic costs in the United States.[20]

Multi-unit housing facilities should institute and enforce smoke-free policies to preclude exposure to second hand smoke in all units and in common areas. Second hand smoke can infiltrate from units where smoking occurs into common areas and other units where residents have adopted voluntary smoke-free home rules. Second hand smoke can infiltrate into these areas through air ducts, cracks in floors and walls, stairwells, hallways, elevator shafts, plumbing, electrical lines, and open windows, among other routes.[21] In fact, as much as 60 percent of airflow in multi-unit housing facilities can come from other units.[18,22] Nearly 50 percent of multi-unit housing residents report that they have experienced second hand smoke infiltrating their unit.[23] Smoke-free policies in multi-unit housing can protect all occupants from second hand smoke infiltration in individual units and common areas. Smoke-free policies can apply to indoor common areas (e.g., lobbies, laundry rooms, corridors), outdoor common areas (e.g., swimming pools and picnic and barbecue areas), and individual units, and to some or all buildings. Whatever areas such policies cover, they should apply to all residents and visitors at all times. This is necessary for the policies to be effective in protecting multi-unit housing residents from second hand smoke, since second hand smoke constituents can linger in indoor settings long after smoking has ceased. In some cases, management may need or choose to grandfather existing tenants who smoke for a certain period, such as the time until next lease renewal.[24]

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[19] http://www.healthycapitalcounties.org/uploads/9/1/6/3/9163210/__hcc_comm_health_profile_6-18-12.pdf

[20] http://www.cdc.gov/healthyhomes/healthy_homes_manual_web.pdf

A positive step is the recent agreement between the City of Lansing and the Green & Healthy Homes Initiative, a Baltimore-based non-profit that creates networks of services to address energy, health and environmental issues in older homes such as lead, asthma-causing allergens and energy inefficiency.[25] As reported in the Lansing State Journal, this is a pilot program that will include 10 rental or owner-occupied houses, built in 1978 or earlier. The program will provide multiple assessments, such as energy audits and lead testing, as well as intervention and remediation activities.

Communities throughout the Tri-County region should assess the need for programs such as the Green & Healthy Homes Initiative and offer contamination remediation services to all area residents.

5.4.4. Develop and Implement "Preferred Tenant/Model Manager" Programs to Encourage Rental Best Practices

In our discussions with both tenants and rental property owners and managers, we discovered a great need for better information about how to be a good tenant and how to be a good landlord. We particularly heard that there is a need and desire for a resource that would help both tenants and landlords work more cooperatively with each other.

There are several local agencies that offer resources that could be unitized to develop a Model Tenant program. For example, Advent House offers budgeting and home management classes to Ballantine Apartment tenants; County Extension and MSU Extension offer budgeting, home management, and personal responsibility resources to all; MSU's Legal Aid clinic assists tenants and landlords with conflict mediation; and there are many other resources available.

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[21] King BA, Travers MJ, Cummings KM, Mahoney MC, Hyland AJ. Secondhand smoke transfer in multiunit housing. Nicotine and Tobacco Research 2010;12:1133-41.

[22] Diamond RC, Feustel HE, Dickerhof DJ. Ventilation and infiltration in high-rise apartment buildings. Lawrence Berkeley Laboratory Report, LBL-38103, Berkeley, California, 1996.

[23] Hewett MJ, Sandell SD, Anderson J, Niebuhr M. Secondhand smoke in apartment buildings: Renter and owner or manager perspectives. Nicotine & Tobacco Research 2006; 9(1): S39–S47.

[24] http://www.cdc.gov/healthyhomes/healthy_homes_manual_web.pdf

[25] http://www.lansingstatejournal.com/article/20140724/NEWS01/307240043/Lansing-form-network-improve-housing-conditions-city

A program should be developed to offer courses and certification as a Model Tenant program. It might consist of several hours of classes after which the participants would receive a certificate of completion and extra help locating and negotiating a lease for a rental unit. If developed with and endorsed by area property owners and managers, it could be very helpful for people who struggle to find housing due to past incarceration, past credit problems, or other circumstances.

The other side of the coin should also be addressed. Communities with an abundance of "boomers" currently living in larger homes will see increased interest in renting these homes by current owners or their heirs, particularly if sales prices for these homes remain depressed. Many of these owners will have little experience being landlords and will benefit from a program that educates them on the legal and practical methods of investment property management. Resources that explain the rights and responsibilities of rental property owners should be developed and promoted to reduce poor management, property deterioration, and unnecessary expense.

5.5 Improve Fair Housing Law Compliance

5.5.1 Develop a Local Fair Housing Center

The mission of Michigan's four Fair Housing Centers is to end discrimination in housing and public accommodations and to promote accessible, integrated communities. They monitor fair housing compliance and investigate complaints of illegal housing discrimination based on race, color, religion, national origin, sex, disability, familial status, marital status, age, (and potentially) condition of pregnancy, source of income, family responsibilities, educational association, sexual orientation, gender identity, gender expression, HIV status, and political orientation. The tri-county region is a split service area: Ingham is serve by the Fair Housing Center of Southeast Michigan, and Eaton and Clinton by the Fair Housing Center of Grand Rapids.

It is proposed that a similar center be established to service the Tri-County region. The recommended Tri-County Affordable Housing Consortium could possibly serve such a function, or another agency could be developed or designated. Such an agency would emulate the other Fair Housing Centers, holding trainings, coordinating paid and volunteer housing testers, investigating and processing complaints, and working with attorneys who would litigate on behalf of complaint filers. Limited funding for Fair Housing Centers is currently available from HUD, however, grants from region cities, counties, and townships would also be necessary. The proposed Fair Housing Center would also receive a portion of litigation proceeds.

5.5.2 Provide Education about Fair Housing

From the housing complaint information detailed in Chapter 4, it is apparent that many Tri-County residents are uninformed about the Fair Housing Act, the American's with Disabilities Act, and other federal, state and local laws governing fair housing. Property owners and tenants need to know about these laws and what they require.

In communities that have rental licensing requirements, providing a Fair Housing Guide to all tenants of registered owners should be mandated. In areas currently without licensing requirements, a process to identifying all rental housing owners and ensuring they have access to the guide needs to be developed. The proposed Tri-County Affordable Housing Consortium, in partnership with community leaders, should develop and facilitate this process, along with ensuring that the guide is available to all tenant and property owners in the region.

5.5.3 Fair Housing Rights Training Program Specific to Senior Tenants

Because many seniors move to rental units after many years as owner-occupants, there is need to ensure that seniors understand Fair Housing Laws and their rights and responsibilities. Seniors are also more likely than other age groups to not have convenient computer access. Development of a training specifically for seniors should be developed and promoted. Potential partners include the proposed Tri-County Affordable Housing Consortium, the Greater Lansing Housing Coalition, AARP of Michigan, and area Office on Aging representatives, among others.

5.5.4 Establishing a Fair Housing Advocates Training Program

The four established Fair Housing Centers in the state all offer training programs for advocates and testers. Advocates work with community members and tenants' association to ensure that renters and property managers understand their rights and obligations. Testers visit rental properties posing as potential tenants to "test" the property manager's compliance with Fair Housing laws.

Participants at community engagement focus group meetings indicated a need for more training for advocates and testers in the Tri-County region. A strategy for increasing the number of trainings offered in the Tri-County region should be developed. Potential partners include the proposed Tri-County Affordable Housing Consortium, the Greater Lansing Housing Coalition, the Fair Housing Center of Southeast Michigan, and the MSU Law Clinic.

Recommendation	Federal Government	State Government /MSHDA	Public Housing Authorities	Proposed Tri-County Affordable Housing Consortium	TCRPC	Counties	Cities and Townships	Developers	Non-Profit Organizations	Lenders
1. Develop Tri-County Affordable Housing Organization					x	x	x		x	
2. Invest in Affordable Housing in all Communities										
1. Seek and support additional LIHTC	X	X		X		X	x	x	x	x
2. Maintain and increase funding for vouchers and other housing subsidies	X	X	X	X		X	x		x	
3. Evaluate the Need for More Supportive Housing Facilities	X	X	X	X		X	x		X	
4. Simplify and Streamline Development Procedures	X	x		X		X	x	x	X	X
5. Investigate development of a regional non-profit REIT		X		X	X	X	x	x	X	X
6. Develop a Regional Housing Trust Fund		X		X	X	X	x	x	X	x
3. Create more variety and choice										
1. Inclusionary Zoning							x	x	x	x
2. Owner-Occupied Rehabilitation Support				x		x	x		x	
3. Close-in Housing Development			x	x	x		x	x	x	
4. Provide Opportunities for seniors to Downsize in their Neighborhoods		x	x	x	x	x	x	x	x	
5. Encourage ffordable Rental housing for families in areas with good schools and services		x		x	x	x	x	x	x	

Recommendation	Federal Government	State Government /MSHDA	Public Housing Authorities	Proposed Tri-County Affordable Housing Consortium	TCRPC	Counties	Cities and Townships	Developers	Non-Profit Organizations	Lenders
6. Plan Housing with Transit Access in mind	x	x	x	x	x		x	x	x	
7. Move toward Form-Based Zoning					x		x	x		
8. Reduce the costs of housing development				x	x	x	x	x		
9. Address heavy reliance on Property Taxes to fund schools and community services		x		x	x	x	x			
4. Improve Rental Housing Quantity and Quality										
1. Continue rigorous enforcement of Rental Codes in Urban neighborhoods					x	x	x			
2. Develop a simple Rental Codes for Rural communities					x	x	x			
3. Address rental home contaminants such as lead, mold, and tobacco smoke	x	x		x		x	x	x	x	x
4. Develop and implement "Preferred Tenant/Model Manager" programs to encourage rental best practices				x	x		x	x	x	
5. Improve Fair Housing Law Compliance										
1. Develop a local Fair Housing Center	x	x		x	x	x	x		x	

Recommendation	Federal Government	State Government /MSHDA	Public Housing Authorities	Proposed Tri-County Affordable Housing Consortium	TCRPC	Counties	Cities and Townships	Developers	Non-Profit Organizations	Lenders
2. Provide Education about Fair Housing	x	x	x	x	x	x	x	x	x	x
3. Fair Housing rights Training program specific to senior tenants		x	x	x	x	x	x		x	x
4. Establishing a Fair Housing Advocates training program		x	x	x	x	x	x		x	x

Appendix 1. Population Change of County Subdivisions (2000-2010)

Name	County	Urban or Rural	Yr. 2000	Yr. 2010	Increase or decrease	Growth rate (%)
Alaiedon township	Ingham	Rural	3,498	2,894	(604)	(17.3)
Aurelius township	Ingham	Rural	3,318	3,525	207	6.2
Bath charter township	Clinton	Rural	7,541	11,598	4,057	53.8
Bellevue township	Eaton	Rural	3,144	3,150	6	0.2
Bengal township	Clinton	Rural	1,174	1,188	14	1.2
Benton township	Eaton	Rural	2,712	2,796	84	3.1
Bingham township	Clinton	Rural	2,776	2,859	83	3.0
Brookfield township	Eaton	Rural	1,429	1,537	108	7.6
Bunker Hill township	Ingham	Rural	1,979	2,119	140	7.1
Carmel township	Eaton	Rural	2,626	2,855	229	8.7
Charlotte city	Eaton	Urban	8,389	9,074	685	8.2
Chester township	Eaton	Rural	1,778	1,747	(31)	(1.7)
Dallas township	Clinton	Rural	2,323	2,369	46	2.0
Delhi charter township	Ingham	Urban	22,569	25,877	3,308	14.7
Delta charter township	Eaton	Urban	29,682	32,408	2,726	9.2
DeWitt charter township	Clinton	Rural	12,143	14,321	2,178	17.9
DeWitt city	Clinton	Urban	4,702	4,507	(195)	(4.1)
Duplain township	Clinton	Rural	2,329	2,363	34	1.5
Eagle township	Clinton	Rural	2,332	2,671	339	14.5
East Lansing city	Clinton & Ingham	Urban	46,525	48,579	2,054	4.4
Eaton Rapids city	Eaton	Urban	5,330	5,214	(116)	(2.2)
Eaton Rapids township	Eaton	Rural	3,821	4,113	292	7.6
Eaton township	Eaton	Rural	4,278	4,073	(205)	(4.8)
Essex township	Clinton	Rural	1,812	1,910	98	5.4
Grand Ledge city	Clinton & Eaton	Urban	7,813	7,786	(27)	(0.3)
Greenbush township	Clinton	Rural	2,115	2,199	84	4.0
Hamlin township	Eaton	Rural	2,953	3,343	390	13.2
Ingham township	Ingham	Rural	2,061	2,452	391	19.0
Kalamo township	Eaton	Rural	1,742	1,842	100	5.7

Name	County	Urban or Rural	Yr. 2000	Yr. 2010	Increase or decrease	Growth rate (%)
Lansing charter township	Ingham	Urban	8,458	8,126	(332)	(3.9)
Lansing city	Eaton & Ingham	Urban	119,128	114,297	(4,831)	(4.1)
Lebanon township	Clinton	Rural	705	605	(100)	(14.2)
Leroy township	Ingham	Rural	3,653	3,530	(123)	(3.4)
Leslie city	Ingham	Urban	2,044	1,851	(193)	(9.4)
Leslie township	Ingham	Rural	2,327	2,389	62	2.7
Locke township	Ingham	Rural	1,671	1,791	120	7.2
Mason city	Ingham	Urban	6,714	8,252	1,538	22.9
Meridian charter township	Ingham	Urban	39,116	39,688	572	1.5
Olive township	Clinton	Rural	2,322	2,476	154	6.6
Olivet city	Eaton	Urban	1,758	1,605	(153)	(8.7)
Oneida charter township	Eaton	Rural	3,703	3,865	162	4.4
Onondaga township	Ingham	Rural	2,958	3,158	200	6.8
Ovid township	Clinton	Rural	3,490	3,795	305	8.7
Potterville city	Eaton	Urban	2,168	2,617	449	20.7
Riley township	Clinton	Rural	1,767	2,024	257	14.5
Roxand township	Eaton	Rural	1,903	1,848	(55)	(2.9)
St. Johns city	Clinton	Urban	7,485	7,865	380	5.1
Stockbridge township	Ingham	Rural	3,435	3,896	461	13.4
Sunfield township	Eaton	Rural	2,177	1,997	(180)	(8.3)
Vermontville township	Eaton	Rural	2,100	2,053	(47)	(2.2)
Vevay township	Ingham	Rural	3,614	3,537	(77)	(2.1)
Victor township	Clinton	Rural	3,275	3,460	185	5.6
Walton township	Eaton	Rural	2,011	2,266	255	12.7
Watertown charter township	Clinton	Rural	4,162	4,836	674	16.2
Westphalia township	Clinton	Rural	2,257	2,365	108	4.8
Wheatfield township	Ingham	Rural	1,641	1,632	(9)	(0.5)
White Oak township	Ingham	Rural	1,177	1,173	(4)	(0.3)
Williamston city	Ingham	Urban	3,441	3,854	413	12.0
Williamstown township	Ingham	Rural	4,834	4,978	144	3.0
Windsor charter township	Eaton	Rural	7,340	6,838	(502)	(6.8)

Source: 'Profile of General Population and Housing Characteristics' of Census 2000 and 2010.

Appendix 2. Subsidized Housing, Tri-County Region, 2014

Property Name	Address	City	State	ZIP	County	Affordable Units	Seniors or Disabled	Subsidy Type	Maturity/ Expiration Year
Avalon Place	13180 Shavey Rd	Dewitt	MI	48820	Clinton	178	Family	S8/207/ 223(f) Pur/ Refin Hsg.	2046
DeWitt Four Seasons Apartments	1268 W Clark Rd	DeWitt	MI	48820	Clinton	128	Family	LIHTC	2032
North Scott Villa Apartments	430 N Scott St	Dewitt	MI	48820	Clinton	50	Family	Rur Dev	
Riverwinds	200-300 River Wind Dr	Dewitt	MI	48820	Clinton	24	Family	Rur Dev	
Elsie Meadows Apartments	202 N Park Street	Elsie	MI	48831	Clinton	16	Senior	Rur Dev, LIHTC	2035
Sandstone Apartments	403 N Ovid	Elsie	MI	48831	Clinton	8	Family	Rur Dev, LIHTC	2029
Mapleview Apartments	378 Poplar St	Maple Rapids	MI	48853	Clinton	24	Family	Rur Dev, LIHTC	2030
Carriage Towne Place	204 E Williams Street	Ovid	MI	48866	Clinton	12	Senior	LIHTC	2033
Knollview Apartments	514 W High St	Ovid	MI	48866	Clinton	28	Family	Rur Dev, LIHTC	2030
Suntree Apartments	1100 Sunview Dr	St. Johns	MI	48879	Clinton	51	Senior	HFDA/ 8 NC	
Suntree Apartments	1100 Sunview Dr	St. Johns	MI	48879	Clinton	70	Family	HFDA/ 8 NC	
Bellevue Place Apartments	226 East St	Bellevue	MI	49021	Eaton	36	Family	Rur Dev, LIHTC	2032
Rivervue Apartments	210 East St	Bellevue	MI	49021	Eaton	24	Family	Rur Dev, LIHTC	2034
Butternut Creek Apartments	100 Butternut Dr	Charlotte	MI	48813	Eaton	50	Senior	S8 State Agency	
Butternut Creek Apartments	100 Butternut Dr	Charlotte	MI	48813	Eaton	50	Family	S8 State Agency	
House of Ruth	625 Tirrell Hwy	Charlotte	MI	48813	Eaton	6	Disabled	PRAC/811	
Legacy Parke Apartments	915 Lawrence Avenue	Charlotte	MI	48813	Eaton	124	Family	207/ 223(f) Pur/ Refin Hsg.	2049
Maple Tree Village	303 Packard Hwy	Charlotte	MI	48813	Eaton	48	Family	Rur Dev	
Sugar Mill Apartments	417 Maynard St	Charlotte	MI	48813	Eaton	48	Senior	Rur Dev, LIHTC	2035
Wellington Farms	619 Beech St	Charlotte	MI	48813	Eaton	48	Family	Rur Dev	
Waters Edge Apts	7530 Waters Edge	Delta Twp	MI	48917	Eaton	120	Family	LIHTC	2025
Misty Cove	184 East Rd	Dimondale	MI	48821	Eaton	26	Senior	LIHTC/ 207/ 223(f) Pur/ Refin Hsg.	2025/2048
Island City Apartments	755 Island Ct	Eaton Rapids	MI	48827	Eaton	48	Family	LIHTC	2037
Kiwanis Springbrook	300 King St	Eaton Rapids	MI	48827	Eaton	30	Senior	202/8 NC	
Riverview Village	632 Riverview	Eaton Rapids	MI	48827	Eaton	72	Family	Rur Dev	
Willow Tree	300 S Miller Dr	Eaton Rapids	MI	48827	Eaton	24	Family	Rur Dev	
Willow Tree Village	200 S Miller Dr	Eaton Rapids	MI	48827	Eaton	16	Senior	Rur Dev	
Serenity Place	216 S Clinton St	Grand Ledge	MI	48837	Eaton	100	Senior	Sec 8 NC	
Alison House Apartments	943 Alison House Ln	Lansing	MI	48917	Eaton	14	Disabled	202/811 Disabled or Elderly	
Delta River Senior Village	6090 W. Michigan Ave	Lansing	MI	48917	Eaton	37	Senior	PRAC 202/811	
Elmwood Park Apartments	1030 Woodale Ln	Lansing	MI	48917	Eaton	98	Family	S8 State Agency	
Elmwood Park Senior Apartments	1030 Woodale Ln	Lansing	MI	48917	Eaton	58	Senior	S8 State Agency	

Property Name	Address	City	State	ZIP	County	Affordable Units	Seniors or Disabled	Subsidy Type	Maturity/ Expiration Year
Ivan Woods	5303 Ivan Dr	Lansing	MI	48917	Eaton	90	Senior	207/223(f) Pur/ Refin Hsg.	2037
Lansing Manor	5600 W. Mall Dr	Lansing	MI	48917	Eaton	100	Senior	Sec 8 NC	
Twin Oaks Meadows	3900 Burneway Drive	Lansing	MI	48911	Eaton	62	Senior		2023
Westbury Lake 1.2 Apartments	7400 Delta Commerce Drive	Lansing	MI	48917	Eaton	124	Family	207/ 223(f) Pur/ Refin Hsg.	2048
Sunfield Park	455 Third St	Sunfield	MI	48890	Eaton	24	Senior	Rur Dev, LIHTC	2024
Vermontville Meadows	290 Spring St	Vermontville	MI	49096	Eaton	16	Family	Rur Dev, LIHTC	2024
1777 Haslett Road	1777 Haslett Rd	East Lansing	MI	48823	Ingham	58	Senior	LIHTC	2037
Abbott Pointe Apartments	110 East Point Lane	East Lansing	Mi	48823	Ingham	172	Family	207/ 223(f) Pur/ Refin Hsg. Multi Family	2048
Burnt Tree Apartments	2385 Burnt Tree Lane	East Lansing	MI	48823	Ingham	96	Family	207/ 223(f) Pur/ Refin Hsg.	2048
Capitol Villa Apartments	1700 E Grand River Avenue	East Lansing	MI	48823	Ingham	172	Family	207/ 223(f) Pur/ Refin Hsg.	2048
Deerpath Apartments	1290 Deerpath Ln	East Lansing	MI	48823	Ingham	126	Family	S8 State Agency	
East Glen	1801 N Hagadorn Rd	East Lansing	MI	48823	Ingham	100	Senior and Disabled	S8/207/223(f) Refin Insur	2048
East Lansing Health Care	2815 Northwind Drive	East Lansing	MI	48823	Ingham	113	Senior and Disabled	223(a)(7)/232/ 223(f)/ Pur/ Refi/ Nursing Home	2032
Edgewood Village Apartments	6213 Towar Garden Cr	East Lansing	MI	48823	Ingham	35	Senior	S8 Preservation/ 207/ 223(f) Pur/ Refin Hsg.	2047
Glenwood Apartments	4632 S. Hagadorn Road	East Lansing	MI	48823	Ingham	138	Family	207/ 223(f) Pur/ Refin Hsg.	2047
Homestead Apartments	500 W Lake Lansing Rd	East Lansing	MI	48823	Ingham	168	Family	207/ 223(f) Pur/ Refin Hsg.	2045
Lexington Apartments	731 Burcham Drive	East Lansing	MI	48823	Ingham	84	Family	207/ 223(f) Pur/ Refin Hsg.	2048
Meridian Stratford Place	2790 Sirhal Dr	East Lansing	MI	48823	Ingham	60	Senior	LIHTC	2034
Benson Hills	5800 Benson Dr	Haslett	MI	48840	Ingham	70	Family	S8	
Grange Acres	6101 Marsh Rd	Haslett	MI	48840	Ingham	365	Senior and Disabled	LMSA/ 202/8 NC/ 221(d)(3)MKT/ Mod Inc/ Disp Fams/ Refin	2044/ 2020/2022
Marsh Pointe	5895 Marsh Rd	Haslett	MI	48840	Ingham	108	Senior	LIHTC	2025
Cricket Ridge Apartments	4465 Cricket Ridge Drive	Holt	MI	45842	Ingham	152	Family	207/ 223(f) Pur/ Refin Hsg.	2044
Huntley Villa	1594 N Aurelius Rd	Holt	MI	48842	Ingham	160	Family	LMSA	
Prestige Way	4300 Keller Road	Holt	MI	48842	Ingham	37	Family		2045

Property Name	Address	City	State	ZIP	County	Affordable Units	Seniors or Disabled	Subsidy Type	Maturity/ Expiration Year
Tamarack Apartments	4400 Holt Rd	Holt	MI	48842	Ingham	100	Senior	HFDA/8 NC	
510 South Chestnut	510 S Chestnut St	Lansing	MI	48933	Ingham	1	Family	LIHTC	2020
Arbors at Georgetown	2010 Georgetown Blvd	Lansing	MI	48911	Ingham	160	Family	LIHTC/ 207/ 223(f)	2035/2048
Aspen Hollow	1402 W Georgetown Blvd	Lansing	MI	48911	Ingham	20	Family	S8 Loan Mgmt	
Ballentine Apartments	825 N Pennsylvania Ave	Lansing	MI	48906	Ingham	18	Family	LIHTC, S8 - SP	2039
Brentwood Apartments	2928 Kenwick Circle	Lansing	MI	48912	Ingham	45	Family	207/ 223(f) Pur/ Refin Hsg.	2040
Capital Commons Senior Apartments	500 S Pine St	Lansing	MI	48933	Ingham	200	Senior	202	
Capital Gardens	2019 N Grand River Ave	Lansing	MI	48910	Ingham	20	Disabled	S8 State Agency/ 207/ 223(f) Pur/ Refin Hsg.	2048
Capitol Commons III	800 - 815 W. Lenawee	Lansing	MI	48915	Ingham	14	Family	LIHTC	2022
Capitol Commons Townhomes	600 S Sycamore St	Lansing	MI	48933	Ingham	290	Family	S8/ 221(d)(4)MKT/ 223(a)(7)/Refi/ Mod Income	2043
College Towne West	3029 Beau Jardin	Lansing	MI	48910	Ingham	532	Family	207/ 223(f) Pur/ Refin Hsg.	2045
Colonial Woods	2001 W Mt Hope Ave	Lansing	MI	48910	Ingham	67	Senior	LIHTC	2025
Coronado Gardens	3056 N Waverly Rd	Lansing	MI	48906	Ingham	64	Family	S8 Loan Mgmt/ 236(j)(1)/207/ 223(f) Pur/ Refin Hsg.	2047
Cranbrook Summer Place Townhomes	4901 S Waverly Rd	Lansing	MI	48911	Ingham	135	Family	LIHTC/ 223(a)(7)/ 221(d)(4) MKT Refi/ Mod Income	2033/2043
Eighth Street	130 S 8th St	Lansing	MI	48912	Ingham	8	Family	LIHTC	2020
Ethel Apartments	117 S Hosmer St	Lansing	MI	48912	Ingham	9	Family	LIHTC	2021
Extendicare16-West	731 Starkweather Drive	Lansing	MI	48917	Ingham	117	Senior and Disabled	232/ 223(f)/ Pur/ Refin/ Nursing Hms	2046
Ferris 01-2	819 Vine St	Lansing	MI	48912	Ingham	11	Family	LIHTC	2031
Ferris 01-3	718 N Pennsylvania Ave	Lansing	MI	48906	Ingham	9	Family	LIHTC	2031
Ferris 01-4	901 Vine St	Lansing	MI	48912	Ingham	11	Family	LIHTC	2032
Ferris 01-5	201 N Pennsylvania Ave	Lansing	MI	48912	Ingham	11	Family	LIHTC	2032
Ferris Manor	516 West Saginaw	Lansing	MI	48933	Ingham	22	Family	LIHTC	2031
Grandhaven Manor	3215 W Mt Hope Ave	Lansing	MI	48911	Ingham	60	Senior	LIHTC	2032
Hickory Woods/Camelot Hills	601 Sadie Ct	Lansing	MI	48906	Ingham	102	Senior	HFDA/ 8 NC/ LIHTC/ 542(b) QPE Risk Sharing-Recent Comp	2033/2024
Hunt Club	3205 Forest Rd	Lansing	MI	48910	Ingham	142	Family	LIHTC	2034
Independence Square	2010 W Holmes	Lansing	MI	48910	Ingham	20	Disabled	202/162 NC/ 207/223(f) Pur/ Refin Hsg.	2042
Ingham Assisted Living	6429 Earlington Lane	Lansing	MI	48917	Ingham	72	Senior	232/ 223(f)/ Pur/ Refin/ Assisted Living	2045

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Lowertown Lofts	1208 Turner St	Lansing	MI	48906	Ingham	3	Family	LIHTC	2025
North Walnut 02-3	724 N Walnut St	Lansing	MI	48906	Ingham	8	Family	LIHTC	2032
Penfil Apartments	108 S Hosmer St	Lansing	MI	48912	Ingham	27	Family	LIHTC	2021
Penn Ave Apartments	724 N Pennsylvania Ave	Lansing	MI	48906	Ingham	20	Family	LIHTC	2030
Philip C. Dean Apartments	1301 Mary Ave	Lansing	MI	48910	Ingham	48		LIHTC	2036
Pinebrook Manor	3618 W Miller Rd	Lansing	MI	48910	Ingham	136	Family	LMSA/ LIHTC	2036
Porter Apartments	501 S Townsend St	Lansing	MI	48933	Ingham	98	Senior and Disabled	Sec 8 SR/207/223(f) Pur/ Refin Hsg.	2042
Riverfront Towers	601 N Cedar St	Lansing	MI	48912	Ingham	200	Senior	HFDA/8 NC	
Saginaw Terrace Redevelopment	512 W Saginaw St	Lansing	MI	48933	Ingham	11	Family	LIHTC	2032
Silverstone	5639 S Martin Luther King Blvd	Lansing	MI	48911	Ingham	105	Family	LIHTC	2030
Somerset Apartments	1401 W Holmes	Lansing	MI	48910	Ingham	62	Senior and Disabled	Sec 8 NC/ 207/223(f)/ 223(a) (7) Refin Insur	2047
Southbrook Villa	457 E Edgewood Blvd	Lansing	MI	48911	Ingham	129	Senior	HFDA/8 NC	
Summerplace	4901 S Waverly Rd	Lansing	MI	48910	Ingham	136	Family	LMSA/221(d)(4)MKT	
The Pines Health Care Center	707 Armstrong Road	Lansing	MI	48911	Ingham	145	Senior	223(a)(7)/ 232/223(f)/Pur/Refi/ Nursing Home	2035
Traditions	900 W Edgewood Blvd	Lansing	MI	48911	Ingham	159	Family	LIHTC	2024
Walnut Street Apartments	517 N Walnut St	Lansing	MI	48933	Ingham	9	Family	LIHTC, 202/811	2033
Washington Woods	5801 S Washington Ave	Lansing	MI	48910	Ingham	12	Disabled	202/8 NC/ 207/223(f) Pur/ Refin Hsg.	2043
Westfield Club Apartments	1433 Treadwell Ave	Lansing	MI	48917	Ingham	192	Family	LIHTC	2021
Willow Vista	608 West Willow St	Lansing	MI	48906	Ingham	52	Family	PD/8 MR/ 221(d)(4)/ 244/223(a)(7)/ Refi/ Mod Income Co-In	2041
Woodbridge Commons Coopertive	2011 Georgetown Blvd	Lansing	MI	48911	Ingham	157	Family	236(j)(1)	
East End Apartments	702 E Bellevue St	Leslie	MI	49251	Ingham	12	Family	RD	
Green Park Townhomes	400 Green Park Dr	Mason	MI	48854	Ingham	32	Family	LIHTC	2036
Jefferson Street Square	500 S Jefferson St	Mason	MI	48854	Ingham	55	Senior	LIHTC, 202/811	2031
Kiwanis Village	210 Kiwanis Dr	Mason	MI	48854	Ingham	80	Senior	RD	
Campus Hill Apartments	4965 Campus Hill Drive	Meridian Tnsp	MI	48864	Ingham	101	Family	207/ 223(f) Pur/ Refin Hsg.	2048
Olde Farm II Apartments	6160 Gossard Avenue	Meridian Twp	MI	48823	Ingham	24	Family	207/ 223(f) Pur/ Refin Hsg.	2049
Okemos Health & Rehabilitation	5211 Marsh Road	Okemos	MI	48864	Ingham	100	Family	232/ 223(f)/ Pur/ Refin/ Nursing Hms	2048
Clinton West	839 S Clinton St	Stockbridge	MI	49285	Ingham	16	Senior	RD, LIHTC	2035
Lakeview Apartments	831 S Clinton St	Stockbridge	MI	49283	Ingham	32	Family	RD	
Kalamink Creek	392 W Grand River Rd	Webberville	MI	48892	Ingham	24	Family	Rur Dev 515/ LIHTC	2043
Park Terrace I	300 Lloyd St	Williamston	MI	48895	Ingham	48	Family	Rur Dev 515/ LIHTC	2036
Total						**8789**			

HOUSING PLAN TASK FORCE

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